

0001299709-24-00021610-Q Axi Financial, Inc. 20241030241030161617161617161617 O 0001299709-24-000216 10-Q 89 20240930 20241030 Axi Financial, Inc. 0001299709  
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STATESSECURITIES AND EXCHANGE COMMISSIONWASHINGTON, D.C. 20549FORM 10-Q QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934For the quarterly period ended September 30, 2024 TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934Commission file number: 001-37709 AXOS FINANCIAL, INC.(Exact name of registrant as specified in its charter)Delaware33-0867444(State or other jurisdiction of incorporation or organization)(I.R.S. Employer Identification No.)9205 West Russell Road, Suite 400, Las Vegas, NV 89148 (Address of principal executive offices) (zip code)Registrants telephone number, including area code: (858) 649-2218 Securities registered pursuant to Section 12(b) of the Act:Title of each classTrading Symbol(s)Name of each exchange on which registeredCommon stock, \$0.01 par valueAXSNYSE New York Stock Exchange  Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes  No Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T (S232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). Yes  No Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, a smaller reporting company, or an emerging growth company. See the definitions of large accelerated filer, accelerated filer, smaller reporting company, and emerging growth company in Rule

[illegible]



weighted average for Available-for-sale securities. Non-agency MBS is based on the relative fair value of the securities and for Servicing Rights is based on the relative unpaid principal of the loans being serviced. For non-agency mortgage-backed securities, significant increases (decreases) in any of those inputs in isolation would result in a significantly lower (higher) fair value measurement. Generally, a change in the assumption used for the probability of default is accompanied by a directionally similar change in the assumption used for the projected loss severity and a directionally opposite change in the assumption used for projected prepayment rates. For servicing rights, significant increases in projected prepayment rates or discount rates in isolation would result in a significantly lower fair value measurement, while a significant increase in expected life in isolation would result in a significantly higher fair value measurement. Generally, a change in the projected prepayment rates is accompanied by a directionally opposite change in expected life. The aggregate fair value of loans held for sale, carried at fair value, the contractual balance (including accrued interest), and the unrealized gain were: (Dollars in thousands) September 30, 2024 June 30, 2024 Aggregate fair values \$14,566.6 \$16,482.4 Contractual balance \$13,977.4 \$15,966.6 Unrealized gains \$589.4 \$516.6 The total interest income and amount of gains and losses from changes in fair value included in earnings for loans held for sale were: September 30, (Dollars in thousands) 2024 2023 Interest income \$288.4 \$189.4 Change in fair value \$1.7 (1.2) Total \$305.4 \$60.4 Table of Contents Fair Value of Financial Instruments Carrying amounts and estimated fair values of financial instruments at September 30, 2024 and June 30, 2024 were: September 30, 2024 Fair Value (Dollars in thousands) Carrying Amount Level 1 Level 2 Level 3 Total Fair Value Financial assets: Cash, cash equivalents and restricted cash \$2,803,856.4 \$2,803,856.4 \$0.0 \$2,803,856.4 Trading securities 594.4 \$0.0 \$594.4 Available-for-sale securities 137,996.4 \$0.0 \$46,687.4 91,309.4 137,996.4 Stock of regulatory agencies 34,417.4 \$0.0 \$34,417.4 \$0.0 \$34,417.4 Loans held for sale, at fair value \$14,566.6 \$0.0 \$14,566.6 Loans held for investment \$0.0 \$0.0 \$19,563,846.4 19,563,846.4 Securities borrowed 84,326.4 \$0.0 \$83,501.4 83,501.4 Customer, broker-dealer and clearing receivables 262,774.4 \$0.0 \$261,163.4 261,163.4 Servicing rights 27,335.4 \$0.0 \$27,335.4 27,335.4 Other assets - derivative instruments 66,172.4 \$0.0 \$66,172.4 \$0.0 \$66,172.4 Financial liabilities: Total deposits 19,973,329.4 \$0.0 \$19,743,134.4 \$0.0 \$19,743,134.4 Advances from the Federal Home Loan Bank 90,000.4 \$0.0 \$86,700.4 \$0.0 \$86,700.4 Borrowings, subordinated notes and debentures 313,519.4 \$0.0 \$285,114.4 \$0.0 \$285,114.4 Securities loaned 95,883.4 \$0.0 \$95,398.4 95,398.4 Customer, broker-dealer and clearing payables 315,985.4 \$0.0 \$315,985.4 315,985.4 Accounts payable and other liabilities - derivative instruments 63,225.4 \$0.0 \$63,225.4 \$0.0 \$63,225.4 June 30, 2024 Fair Value (Dollars in thousands) Carrying Amount Level 1 Level 2 Level 3 Total Fair Value Financial assets: Cash, cash equivalents and restricted cash \$2,185,776.4 \$2,185,776.4 \$0.0 \$2,185,776.4 Trading securities 353.4 \$0.0 \$353.4 Available-for-sale securities 141,611.4 \$0.0 \$30,683.4 110,928.4 141,611.4 Stock of regulatory agencies 21,957.4 \$0.0 \$21,957.4 \$0.0 \$21,957.4 Loans held for sale, at fair value \$16,482.4 \$0.0 \$16,482.4 Loans held for investment \$0.0 \$0.0 \$19,209,442.4 19,209,442.4 Securities borrowed 67,212.4 \$0.0 \$71,480.4 71,480.4 Customer, broker-dealer and clearing receivables 240,028.4 \$0.0 \$249,317.4 249,317.4 Servicing rights 28,924.4 \$0.0 \$28,924.4 28,924.4 Other assets - derivative instruments 106,796.4 \$0.0 \$106,796.4 \$0.0 \$106,796.4 Financial liabilities: Total deposits 19,359,217.4 \$0.0 \$19,217,281.4 \$0.0 \$19,217,281.4 Advances from the Federal Home Loan Bank 90,000.4 \$0.0 \$84,201.4 \$0.0 \$84,201.4 Borrowings, subordinated notes and debentures 325,679.4 \$0.0 \$302,487.4 \$0.0 \$302,487.4 Securities loaned 74,177.4 \$0.0 \$74,021.4 74,021.4 Customer, broker-dealer and clearing payables 301,127.4 \$0.0 \$301,127.4 301,127.4 Accounts payable and other liabilities - derivative instruments 102,949.4 \$0.0 \$102,949.4 \$0.0 \$102,949.4 The carrying amount represents the estimated fair value for cash, cash equivalents and restricted cash, stock of regulatory agencies, interest bearing deposits, accrued interest receivable and payable, demand deposits, short-term debt, and variable rate loans or deposits that reprice frequently and fully. For fixed rate loans, deposits, borrowings or subordinated debt and for variable rate loans, deposits, borrowings or subordinated debt with infrequent repricing or repricing limits, fair value is based on discounted cash flows using current market rates applied to the estimated life and credit risk. A discussion of the methods of valuing trading securities, available-for-sale securities, loans held for sale and derivatives can be found in Note 3 of the 2024 Form 10-K. The fair value of off-balance sheet items is not considered material. Table of Contents 3. A. A. A. A. A. AVAILABLE-FOR-SALE SECURITIES The amortized cost and fair value of available-for-sale securities were: September 30, 2024 (Dollars in thousands) Amortized Cost Unrealized Gains Fair Value Mortgage-backed securities (MBS): Agency 1 \$44,702.4 \$359.4 (\$1,941.4) \$43,120.4 Non-agency 290,258.4 1,295.4 (244.9) 309.4 Total mortgage-backed securities 134,960.4 1,654.4 (2,185.4) 134,429.4 Municipal 3,822.4 \$0.0 (255.3) 567.4 Total available-for-sale securities 138,782.4 \$1,654.4 (\$2,440.3) 137,996.4 June 30, 2024 (Dollars in thousands) Amortized Cost Unrealized Gains Fair Value Mortgage-backed securities (MBS): Agency 1 \$29,835.4 \$83.4 (\$2,659.2) 27,259.4 Non-agency 2110,658.4 838.4 (568.1) 10,928.4 Total mortgage-backed securities 140,493.4 921.4 (3,227.1) 138,187.4 Municipal 3,788.4 \$0.0 (364.3) 424.4 Total available-for-sale securities \$144,281.4 \$921.4 (\$3,591.4) \$141,611.4 1 Includes securities guaranteed by Ginnie Mae, a U.S. government agency, and the government sponsored enterprises Fannie Mae and Freddie Mac. 2 Private sponsors of securities collateralized primarily by first-lien mortgage loans on commercial properties or by pools of 1-4 family residential first mortgages. Primarily super senior securities secured by prime, Alt-A or pay-option ARM mortgages. The Company evaluates available-for-sale securities in an unrealized loss position based on an analysis of a number of factors, including, but not limited to: (1) the credit characteristics of the securities, such as the forecasted cash flows, credit ratings, credit enhancement, and government agency or government sponsored enterprise backing, as applicable, and (2) whether the Company intends to sell or will be required to sell any of the securities before recovering the amortized cost basis. Based on its analysis, the Company determined the unrealized losses on available-for-sale securities are primarily driven by the increase in interest rates since the securities were purchased and, accordingly, no credit losses were recognized on available-for-sale securities in the three months ended September 30, 2024 and September 30, 2023. There was no amount in the allowance for credit losses for available-for-sale securities at September 30, 2024 and June 30, 2024. The face amounts of available-for-sale securities pledged to secure borrowings were \$0.8 million as of September 30, 2024 and June 30, 2024. There were no sales of available-for-sale securities during the three months ended September 30, 2024 and September 30, 2023. Table of Contents Securities with unrealized losses, aggregated by investment category and length of time that individual securities have been in a continuous unrealized loss position, were: September 30, 2024 Available-for-sale securities in loss position for Less Than 12 Months More Than 12 Months Total (Dollars in thousands) Fair Value Gross Unrealized Losses Fair Value Gross Unrealized Losses Fair Value Gross Unrealized Losses MBS: Agency 1 \$15,991.4 (\$8.1) \$18,741.4 (\$1,933.4) \$34,732.4 (\$1,941.4) Non-agency 2 \$58,565.4 (\$58,565.4) \$58,565.4 (\$58,565.4) \$58,565.4 (\$58,565.4) Municipal 3 \$3,567.4 (\$255.3) \$3,567.4 (\$255.3) \$3,567.4 (\$255.3) Total available-for-sale securities \$15,991.4 (\$8.1) \$18,741.4 (\$1,933.4) \$34,732.4 (\$1,941.4) June 30, 2024 Available-for-sale securities in loss position for Less Than 12 Months More Than 12 Months Total (Dollars in thousands) Fair Value Gross Unrealized Losses Fair Value Gross Unrealized Losses Fair Value Gross Unrealized Losses MBS: Agency 1 \$2,644.4 (\$31.1) \$2,984.4 (\$6,268.2) \$12,942.4 (\$2,659.2) Non-agency 2 \$36,464.4 (\$568.7) \$37,974.4 (\$568.7) \$36,464.4 (\$568.7) Municipal 3 \$3,424.4 (\$364.3) \$3,424.4 (\$364.3) \$3,424.4 (\$364.3) Total available-for-sale securities \$2,659.4 (\$31.1) \$3,424.4 (\$568.7) \$3,424.4 (\$568.7) The following table sets forth the expected maturity distribution of our mortgage-backed securities, which is based on assumed prepayment rates, and the maturity distribution of our non-MBS, which is based on the contractual maturity: As of September 30, 2024 (Dollars in thousands) Total Amount Due Within One Year Due after One but within Five Years Due after Five but within Ten Years Due after Ten Years MBS: Agency 1 \$44,702.4 \$25,954.4 \$6,323.4 \$2,058.4 Non-Agency 2 \$90,258.4 \$86,452.4 \$1,817.4 \$1,389.4 \$600.4 Total MBS \$134,960.4 \$96,819.4 \$7,771.4 \$7,712.4 \$6,382.4 Municipal 3 \$3,822.4 \$3,822.4 \$0.0 \$0.0 \$0.0 Available-for-sale \$138,782.4 \$96,819.4 \$7,771.4 \$7,712.4 \$6,480.4 Available-for-sale \$137,996.4 \$96,543.4 \$7,735.4 \$7,735.4 \$7,735.4 Table of Contents 4. A. A. A. A. A. LOANS & ALLOWANCE FOR CREDIT LOSSES The Company categorizes the loan portfolio into five segments: Single Family - Mortgage & Warehouse, Multifamily and Commercial Mortgage, Commercial Real Estate, Commercial & Industrial - Non Real Estate (Non-RE) and Auto & Consumer. For further detail of the segments of the Company's loan portfolio, see Note 1 of the 2024 Form 10-K. Organizations and Summary of Significant Accounting Policies in the 2024 Form 10-K. The following table sets forth the composition of the loan portfolio: (Dollars in thousands) September 30, 2024 June 30, 2024 Single Family - Mortgage & Warehouse \$4,151,583.4 \$4,178,832.4 Multifamily and Commercial Mortgage \$13,647,469.4 \$13,647,469.4 Commercial Real Estate \$16,256,265.4 \$16,088,622.4 Commercial & Industrial - Non-RE \$5,354,752.4 \$5,241,766.4 Auto & Consumer \$15,765.4 \$13,660.4 Total gross loans \$92,834.4 \$92,811.4 Allowance for credit losses - loans (263,854.4) (260,542.4) Unaccrued premiums (discounts) and loan fees (281,371.4) (310,884.4) Total net loans \$19,231,385.4 \$

[illegible]

plaintiff’s cross 23Table of Contentsappeal. On July 18, 2024, the Appellate Division denied defendants’ motion for leave to appeal and plaintiff’s cross-motion for re-argument or leave to appeal the March 26, 2024 order. On August 19, 2024, the Company and the plaintiff each filed a motion for leave to appeal with the New York Court of Appeals. Oppositions to each motion were filed on September 3, 2024. The Company recorded a \$16A million accrued expense in Accounts payable and other liabilities on the Consolidated Balance Sheets and in General and administrative expense on the Consolidated Statement of Income as of and for the fiscal year ended June 30, 2023, respectively. Given the uncertainty of the appellate process and other factors that are unknown or currently unquantifiable, the Company maintained its accrual at September 30, 2024.10. A SEGMENT REPORTING AND REVENUE INFORMATIONSegment Reporting. The operating segments reported below are the segments of the Company for which separate financial information is available and for which segment results are evaluated regularly by the Chief Executive Officer in deciding how to allocate resources and in assessing performance. The operating segments and segment results of the Company are determined based upon the management reporting system, which assigns balance sheet and income statement items to each of the business segments. The Company evaluates performance and allocates resources based on pre-tax profit or loss from operations. Certain corporate administration costs have not been allocated to the reportable segments. The Company operates through two operating segments: Banking Business Segment and Securities Business Segment. Inter-segment transactions are eliminated in consolidation and primarily include non-interest income earned by the Securities Business Segment and non-interest expense incurred by the Banking Business Segment for cash sorting fees related to deposits sourced from Securities Business Segment customers, as well as interest expense paid by the Banking Business Segment to each of the wholly-owned subsidiaries of the Company and to the Company itself for their operating cash held on deposit with the Business Banking Segment. For more information on the Company’s operating segments, see Note 22a’s Segment Reporting in the 2024 Form 10-K. In order to reconcile the two segments to the consolidated totals, the Company includes corporate activities and intercompany eliminations. The following tables present the operating results, goodwill, and assets of the segments:For the Three Months Ended September 30, 2024(Dollars in thousands)Banking Business SegmentSecurities Business SegmentCorporate/EliminationsAxos ConsolidatedNet interest income\$288,492A \$7,267A \$(3,711)\$292,048A Provision for credit losses14,000A \$A 14,000A Non-interest income\$590A 29,902A (9,883)28,609A Non-interest expense118,315A 28,091A 1,059A 147,465A Income before taxes\$164,767A \$9,078A \$(14,653)\$159,192A For the Three Months Ended September 30, 2023(Dollars in thousands)Banking Business SegmentSecurities Business SegmentCorporate/EliminationsAxos ConsolidatedNet interest income\$209,219A \$5,542A \$(3,606)\$211,155A Provision for credit losses7,000A \$A 7,000A Non-interest income12,557A 34,555A (12,605)34,507A Non-interest expense10,786A 27,523A (7,803)22,506A Income before taxes\$113,990A \$12,574A \$(8,408)\$118,156A As of September 30, 2024(Dollars in thousands)Banking Business SegmentSecurities Business SegmentCorporate/EliminationsAxos ConsolidatedGoodwill\$35,721A \$59,953A \$1,999A \$97,673A Total Assets\$22,868,054A \$674,523A \$26,507A \$23,569,084A As of June 30, 2024(Dollars in thousands)Banking Business SegmentSecurities Business SegmentCorporate/EliminationsAxos ConsolidatedGoodwill\$35,721A \$59,953A \$1,999A \$97,673A Total Assets\$22,165,627A \$649,254A \$40,453A \$22,855,334A 24Table of ContentsRevenue Information. The following presents non-interest income, segregated by revenue streams in-scope and out-of-scope of Accounting Standards Codification (ASC) 606 for the periods indicated. For additional information on the Company’s recognition of revenue and ASC 606, see Note 1a’s Organizations and Summary of Significant Accounting Policies in the 2024 Form 10-K. For the Three Months Ended September 30, (Dollars in thousands)20242023Advisory fee income\$7,945A \$8,219A Broker-dealer clearing fees5,072A 5,535A Deposit service fees773A 680A Card fees923A 682A Bankruptcy trustee and fiduciary service fees1,289A 1,394A A Non-interest income (in-scope of ASC 606)16,002A 16,510A A Non-interest income (out-of-scope of ASC 606)12,607A 17,997A A Total non-interest income\$28,609A \$34,507A 11. A BORROWINGS, SUBORDINATED NOTES AND DEBENTURESSubordinated Notes. On July 15, 2024, the Company paid \$2.6 million to repurchase \$3.0 million par value of its 4.00% Fixed-to-Floating Rate Subordinated Notes due March 1, 2032 resulting in a pre-tax non-cash gain on extinguishment of \$0.4 million, after accounting for unamortized issuance costs and accrued interest. On September 27, 2024, the Company paid \$9.2 million to repurchase \$9.5 million par value of its 4.875% Fixed-to-Floating Rate Subordinated Notes due October 1, 2030 resulting in a pre-tax non-cash gain on extinguishment of \$0.2 million, after accounting for unamortized issuance costs and accrued interest. The non-cash gain is recorded in General and administrative expense in the Condensed Consolidated Statements of Income for the three months ended September 30, 2024. For additional information on borrowings, see Note 13a’s Borrowings, Subordinated Notes and Debentures in the 2024 Form 10-K. 12. A OTHER ASSETSOther Assets in the Consolidated Balance Sheets primarily comprises bank-owned life insurance, accrued interest receivable, derivatives, net deferred income tax assets, furniture, equipment and software, right-of-use lease assets, LIHTC investments and other receivables. For additional information on other assets, see Note 9a’s Other Assets in the 2024 Form 10-K. For additional information on accrued interest receivable, see Note 4a’s Loans & Allowance for Credit Losses, for additional information on derivatives, see Note 5a’s Derivatives. LIHTC Investments. The Company recognized the following income and tax benefits for its LIHTC investments. For the Three Months Ended September 30, (Dollars in thousands)20242023Tax credits recognized\$1,420A \$850A Other tax benefits recognized312A 313A Amortization(1,406)(848)Net benefit (expense) included in income tax expense\$326A \$315A The Company recognized the following investments on its balance sheet. (Dollars in thousands)As of September 30, 2024As of June 30, 2024LIHTC investments\$64,467A \$65,873A LIHTC unfunded commitments\$138,083A \$40,617A LIHTC unfunded commitments are included in Accounts Payable and Other Liabilities on the Consolidated Balance Sheets. For the three months ended September 30, 2024 and 2023, there have been no significant modifications or events that resulted in the change in the nature of the LIHTC investments or any changes in the relationship with the underlying project. For the three months ended September 30, 2024 and 2023, there has been no impairment loss recognized from the forfeiture or ineligibility of income tax credits.25Table of ContentsITEM 2.MANAGEMENT’S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONSThe following discussion provides information about the results of operations, financial condition, liquidity, off balance sheet items and capital resources of Axos Financial, Inc. and subsidiaries (collectively, Axos, or the Company). This information is intended to facilitate the understanding and assessment of significant changes and trends related to our financial condition and the results of our operations. This discussion and analysis should be read in conjunction with our financial information in our 2024 Form 10-K, and the interim unaudited condensed consolidated financial statements and notes thereto contained in this report. Some matters discussed in this report may constitute forward-looking statements within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended (the Exchange Act), and as such, may involve risks and uncertainties. These forward-looking statements can be identified by the use of terminology such as estimate, expect, project, anticipate, intend, believe, will, or the negative thereof or other variations thereon or comparable terminology, or by discussions of strategy that involve risks and uncertainties. These forward-looking statements relate to, among other things, the Company’s financial prospects and other projections of our performance and asset quality, our deposit balances and capital ratios, our ability to continue to grow profitably and increase our business, our ability to continue to diversify lending and deposit franchises, the anticipated timing and financial performance of other offerings, initiatives, and acquisitions, expectations of the environment in which we operate and projections of future performance. Actual results and the timing of events could differ materially from those expressed or implied in such forward-looking statements as a result of risks and uncertainties, including without limitation our ability to successfully integrate acquisitions and realize the anticipated benefits of the transactions, changes in the interest rate environment, monetary policy, inflation, government regulation, general economic conditions, changes in the competitive marketplace, conditions in the real estate markets in which we operate, risks associated with credit quality, our ability to attract and retain deposits and access other sources of liquidity, and the outcome and effects of litigation and other factors beyond our reasonable control. These and other risks and uncertainties are discussed under the heading Item 1A. Risk Factors herein and in our 2024 Form 10-K, which has been filed with the SEC, could cause actual results to differ materially from those expressed or implied in any forward-looking statements. Readers are cautioned not to place undue reliance on forward-looking statements, which speak only as of the date of this report. All forward-looking statements are qualified in their entirety by this cautionary statement, and we undertake no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. All written and oral forward-looking statements made in connection with this report, which are attributable to us or persons acting on our behalf are expressly qualified in their entirety by the foregoing information. GeneralOur Company is a diversified financial services company with approximately \$23.6A billion in assets and approximately \$37.4A billion of assets under custody and/or administration at Axos Clearing LLC (Axos Clearing). Axos Bank (the Bank) provides consumer and commercial banking products through its digital online and mobile banking platforms, low-cost distribution channels and affinity partners. Our Bank offers deposit and lending products to customers nationwide including consumer and business checking, savings and time deposit accounts and single family and multifamily residential mortgages, commercial real estate mortgages and loans, fund and lender finance loans, asset-based loans, auto loans and other consumer loans. Our Bank generates non-interest income from consumer and business products, including fees from loans originated for sale, deposit account service fees, prepayment fees, as well as technology and payment transaction processing fees. We offer securities products and services to independent registered investment advisors (RIAs) and introducing broker dealers (IBDs) through Axos Clearing and Axos Advisor Services (AAS) and direct-to-consumer securities trading and digital investment management products through Axos Invest, Inc. (Axos Invest). AAS and Axos Clearing generate interest and fee income by providing comprehensive securities custody services to RIAs and clearing, stock lending and margin lending services to IBDs, respectively. Axos Invest generates fee income from self-directed securities trading and margin lending and fee income from digital wealth management services to consumers. Axos Invest LLC is an IBD which supports direct trading. Our common stock is listed on the New York Stock Exchange under the ticker symbol AX and is a component of the Russell 2000® Index, the KBW Nasdaq Financial Technology Index, the S&P SmallCap 600® Index, and the Trivillion Tech-Forward Bank Index. Axos Financial, Inc. is supervised and regulated as a savings and loan holding company that has elected to be treated as a financial holding company by the Board of Governors of the Federal Reserve System (the Federal Reserve) and is required to file reports with, comply with the rules and regulations of, and is subject to examination by, the Federal Reserve. Our Bank is a federal savings association, which has elected to operate as a covered savings association. The Bank is regulated by the Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) as its deposit insurer. The Bank must file reports with the OCC and the FDIC concerning its activities and financial condition. 26Table of ContentsAs a depository institution with more than \$10 billion in assets, our Bank and our affiliates are subject to direct supervision by the Consumer Financial Protection Bureau. Axos Clearing is a broker-dealer registered with the SEC and the Financial Industry Regulatory Authority, Inc. (FINRA). Axos Invest is a Registered Investment Advisor under the Investment Advisers Act of 1940, that is registered with the SEC. Axos Invest LLC is an IBD that is registered with the SEC and FINRA.FDIC Loan PurchaseOn December 7, 2023, the Company acquired from the FDIC two loan portfolios with an aggregate unpaid principal balance of \$1.3 billion at a 37% discount to par. Given the level of discount at which the loans were purchased, the yield over the remaining life of the loans is expected to exceed that of the Company’s existing loan portfolio prior to the FDIC Loan Purchase. For additional information on the FDIC Loan Purchase, see Note 2a’s Acquisitions in the 2024 Form 10-K.Segment InformationThe Company determines reportable segments based on what separate financial information is available and what segment results are evaluated regularly by the Chief Executive Officer in deciding how to allocate resources and in assessing performance. We operate through two segments: the Banking Business Segment and the Securities Business Segment. Banking Business Segment. The Banking Business Segment includes a broad range of banking services including online banking, concierge banking, and mortgage, vehicle and unsecured lending through online, low-cost distribution channels to serve the needs of consumers and small businesses nationally. In addition, the Banking Business Segment focuses on providing deposit products nationwide to industry verticals (e.g., Title and Escrow), treasury management products to a variety of businesses, and commercial & industrial and commercial real estate lending to clients. The Banking Business Segment includes a bankruptcy trustee and fiduciary service that provides specialized software and consulting services to Chapter 7 bankruptcy and non-Chapter 7 trustees and fiduciaries. Securities Business Segment. The Securities Business Segment includes the clearing broker-dealer, registered investment advisor custody business, and introducing broker-dealer lines of businesses. These lines of business offer products independently to their own customers as well as to Banking Business Segment clients. Critical Accounting EstimatesThe following discussion and analysis of our financial condition and results of operations is based upon our unaudited condensed consolidated financial statements and the notes thereto, which have been prepared in accordance with GAAP. The preparation of these unaudited condensed consolidated financial statements requires us to make a number of estimates and assumptions that affect the reported amounts and disclosures in the unaudited condensed consolidated financial statements. On an ongoing basis, we evaluate our estimates and assumptions based upon historical experience and various factors and circumstances. We believe our estimates and assumptions are reasonable under the circumstances. However, actual results may differ significantly from these estimates and assumptions and could have a material effect on the carrying value of assets and liabilities, our results of operations and/or our cash flows. Critical accounting estimates are those we consider most important to the portrayal of our financial condition and results of operations because they require our most difficult judgments, often as a result of the need to make estimates that are inherently uncertain. Our critical accounting estimates are described in detail in the 2024 Form 10-K in Note 1a’s Organizations and Summary of Significant Accounting Policies and Item 7a’s Management’s Discussion and Analysis of Financial Condition and Results of Operations. Critical Accounting Estimates. 27Table of Contents USE OF NON-GAAP FINANCIAL MEASURESIn addition to the results presented in accordance with GAAP, this report includes the non-GAAP financial measures adjusted earnings, adjusted earnings per common share (Adjusted EPS), and tangible book value per common share. Non-GAAP financial measures have inherent limitations, may not be comparable to similarly titled measures used by other companies and are not audited. Readers should be aware of these limitations and should be cautious as to their reliance on such measures. As noted below with respect to each measure, we believe the non-GAAP financial measures disclosed in this report enhance investors’ understanding of our business and performance, and our management uses these non-GAAP measures when it internally evaluates the performance of our business and makes operating decisions. However, these non-GAAP measures should not be considered in isolation, or as a substitute for GAAP basis financial measures. We define adjusted earnings, a non-GAAP financial measure, as net income without the after-tax impact of non-recurring acquisition-related items, (including amortization of intangible assets related to acquisitions), and other costs (unusual or non-recurring charges). Adjusted EPS, a non-GAAP financial measure, is calculated by dividing non-GAAP adjusted earnings by the average number of diluted common shares outstanding during the period. We believe the non-GAAP measures of adjusted earnings and adjusted EPS provide useful information about the Company’s operating performance. We believe excluding the non-recurring acquisition-related costs, and other costs provides investors with an alternative understanding of our core business. Below is a reconciliation of net income, the nearest comparable GAAP measure, to adjusted earnings and adjusted EPS (Non-GAAP): Three Months Ended September 30, (Dollars in thousands, except per share data)20242023Net income\$112,340A \$82,645A Acquisition-related costs 2,554A 2,790A Income tax effect(752)(839)Adjusted earnings (Non-GAAP)\$114,142A \$84,596A Average dilutive common shares outstanding58,168,468A 59,808,322A Diluted EPS\$1.93A \$1.38A Acquisition-related costs0.04A 0.05A Income tax effect(0.01)(0.02)A Adjusted EPS (Non-GAAP)\$1.96A \$1.41A We define tangible book value, a non-GAAP financial measure, as book value adjusted for goodwill and other intangible assets. Tangible book value is calculated using common stockholders’ equity minus servicing rights, goodwill and other intangible assets. Tangible book value per common share, a non-GAAP financial measure, is calculated by dividing tangible book value by the common shares outstanding at the end of the period. We believe tangible book value per common share is useful in evaluating the Company’s capital strength, financial condition, and ability to manage potential losses. Below is a reconciliation of total stockholders’ equity, the nearest comparable GAAP measure, to tangible book value (Non-GAAP): (Dollars in thousands, except per share data)September 30, 2024June 30, 2024September 30, 2023Common stockholders’ equity\$2,405,728A \$2,290,596A \$1,976,208A Less: servicing rights, carried at fair value27,335A 28,924A 29,338A Less: goodwill and intangible assetsA net139,215A 141,769A 149,572A Tangible common stockholders’ equity (Non-GAAP)\$2,239,178A \$2,119,903A \$1,797,298A Common shares outstanding at end of period57,092,216A 56,894,565A 58,503,976A Book value per common share\$42.14A \$40.26A 33.78A Less: servicing rights, carried at fair value per common share0.48A 0.51A 0.50A Less: goodwill and other intangible assetsA net per common share2.44A 2.49A 2.56A Tangible book value per common share (Non-GAAP)\$39.22A \$37.26A \$30.72A 28Table of ContentsSELECTED FINANCIAL INFORMATIONAXOS FINANCIAL, INC.SELECTED CONSOLIDATED FINANCIAL INFORMATION(Dollars in thousands, except per share data)September 30, 2024June 30, 2024September 30, 2023Selected Balance Sheet Data:Total

assets\$23,569,084\$22,855,334\$20,825,206Loansâ€”net of allowance for credit losses19,280,60919,231,38516,955,041Loans held for sale, carried at fair value14,56616,482,014Allowance for credit losses263,854260,542170,870Trading securities594353640Available-for-sale securities137,996141,611236,726Securities borrowed84,32667,21296,424Customer, broker-dealer and clearing receivables262,774240,028285,423Total deposits19,973,32919,359,21717,565,741Advances from the Federal Home Loan Bank90,0090,000,000Borrowings, subordinated notes and debentures313,519325,679447,733Securities loaned95,88374,177116,446Customer, broker-dealer and clearing payables315,985301,127341,915Total stockholdersâ€™ equity\$2,405,728\$2,290,596\$1,976,208Common shares outstanding at end of period\$7,092,216\$6,894,565\$58,503,976Common shares issued at end of period\$70,562,333\$70,221,632\$69,826,263Per Common Share Data:Book value per common share\$42,14\$40.26\$33.78Tangible book value per common share (Non-GAAP)\$139.22\$37.26\$30.72Capital Ratios:Equity to assets at end of period10.21%10.02%9.49%Axos Financial, Inc.:Tier 1 leverage (to adjusted average assets)9.78%9.43%9.27%Common equity tier 1 capital (to risk-weighted assets)12.44%12.01%11.11%Tier 1 capital (to risk-weighted assets)12.44%12.01%11.11%Total capital (to risk-weighted assets)15.29%14.84%14.06%Axos Bank:Tier 1 leverage (to adjusted average assets)9.82%9.74%9.99%Common equity tier 1 capital (to risk-weighted assets)12.87%12.74%11.69%Tier 1 capital (to risk-weighted assets)12.87%12.74%11.69%Total capital (to risk-weighted assets)14.06%13.81%12.65%Axos Clearing LLC:Net capital\$85,292\$101,462\$110,391A Excess capital\$80,081\$96,654\$96,211A Net capital as a percentage of aggregate debit items\$32.73%42.21%39.14%Net capital in excess of 5% aggregate debit items\$72,264\$89,442\$88,440A 29Table of ContentsAXOS FINANCIAL, INC.SELECTED CONSOLIDATED FINANCIAL INFORMATION(Dollars in thousands, except per share data)September 30, 2024September 30, 2023Selected Income Statement Data:Interest and dividend income\$484,262\$363,952Interest expense192,214152,797Net interest income292,048211,155Provision for credit losses14,0007,000Net interest income, after provision for credit losses278,048204,155Non-interest income28,60934,507Non-interest expense147,465120,506Income before income taxes159,12118,156Income taxes46,85235,511Net income\$112,340\$82,645Weighted average number of common shares outstanding:AA A Basic56,934,671158,949,038AA A Diluted58,168,46859,808,322Per Common Share Data:Net income:Basic1.97\$1.40Diluted1.93\$1.38Adjusted earnings per common share (Non-GAAP)\$1.96\$1.41Performance Ratios and Other Data:Growth in loans held for investment, net\$49,224\$498,313Loan originations for sales\$69,570\$52,858Return on average assets1.92%1.64%Return on average common stockholdersâ€™ equity19.12%16.91%Interest rate spread24.13%63.37%Net interest margin35.17%44.36%Net interest margin3% Banking Business Segment5.21%4.46%Efficiency ratio445.99%149.05%Efficiency ratio4% Banking Business Segment39.83%45.44%Asset Quality Ratios:Net annualized charge-offs to average loans1.74%0.04%Nonaccrual loans to total loans0.89%0.62%Non-performing assets to total assets0.75%0.56%Allowance for credit losses - loans to total loans held for investment51.35%1.00%Allowance for credit losses - loans to nonaccrual loans149.32%159.80%1 See Use of Non-GAAP Financial Measures.â€”Interest rate spread represents the difference between the annualized weighted average yield on interest-earning assets and the annualized weighted average rate paid on interest-bearing liabilities.3 Net interest margin represents annualized net interest income as a percentage of average interest-earning assets.4 Efficiency ratio represents non-interest expense as a percentage of the aggregate of net interest income and non-interest income.5 The increase in the ratio of the allowance for credit losses - loans to total loans held for investment at September 30, 2024 was primarily attributable to the allowance for credit losses related to the PCD loans acquired in the FDIC Loan Purchase. See Note 2â€”Acquisitionsâ€™ in the 2024 Form 10-K for additional information.30Table of ContentsRESULTS OF OPERATIONSComparison of the Three Months Ended September 30, 2024 and 2023 For the three months ended September 30, 2024, we had net income of \$112.3 million, or \$1.93 per diluted share, compared to net income of \$82.6 million, or \$1.38 per diluted share, for the three months ended September 30, 2023.Average Balances, Net Interest Income, Yields Earned and Rates PaidThe following table presents information regarding (i) average balances; (ii) the total amount of interest income from interest-earning assets and the weighted average yields on such assets; (iii) the total amount of interest expense on interest-bearing liabilities and the weighted average rates paid on such liabilities; (iv) net interest income; (v) interest rate spread; and (vi) net interest margin: For the Three Months Ended September 30, 2024September 30, 2023(Dollars in thousands)AverageBalanceInterestIncome/ExpenseAverageYieldsEarned/RatesPaidAverageBalanceInterestIncome/ExpenseAverageYieldsEarned/RatesPaidAssets:Loans3,459,447,016\$438,229\$9.01%\$16,651,933\$326,9747.85%Non-purchased loans18,469,398\$382,459\$8.28%16,651,933\$326,9747.85%Purchased loans5977,618\$55,770\$22.82%â€”â€”â€”Interest-earning deposits in other financial institutions2,680,503\$37,425\$5.58%192,393,366\$28,910\$4.54% Mortgage-backed and other securities4142,776\$1,960\$5.49%6233,148\$3.137\$5.38%Securities borrowed and margin lending6313,102\$6.271\$8.01%364,938\$4,955\$5.47%Stock of the regulatory agencies19,012\$377\$7.93%17,250\$336\$7.81%Total interest-earning assets22,602,409\$484,262\$8.57%19,360,635\$363,952\$7.52%Non-interest-earning assets797,127\$736,962Total assets\$23,399,536\$20,097,597Liabilities and Stockholdersâ€™ Equity:Interest-bearing demand and savings15,915,785\$177,815\$4.47%\$12,847,997\$134,359\$4.18%Time deposits871,876\$9,454\$4.34%1,173,682\$11,751\$4.01%Securities loaned97,215\$404.223\$188,705\$449\$9.95%Advances from the FHLB90,000\$529\$2.35\$90,000\$529\$2.35%Borrowings, subordinated notes and debentures323,697\$3,876\$4.79%419,925\$5,709\$5.44%Total interest-bearing liabilities17,298,573\$192,214\$4.44%14,720,309\$152,797\$4.15%Non-interest-bearing demand deposits2,971,090\$2,749,567Other non-interest-bearing liabilities779,561\$673,359Stockholdersâ€™ equity2,350,312\$1,954,362Total liabilities and stockholdersâ€™ equity\$23,399,536\$20,097,597Net interest income\$292,048\$211,155Interest rate spread74.13%63.37%Net interest margin35.17%44.36%1.Average balances are obtained from daily data.2.Annualized.3.Loans include loans held for sale, loan premiums and unearned fees.4.Interest income includes reductions for amortization of loan and investment securities premiums and earnings from accretion of discounts and loan fees.5.Purchased loans include loans, loan discounts and unearned fees related to the FDIC Loan Purchase. 6.Margin lending is the significant component of the asset titled customer, broker-dealer and clearing receivables on the unaudited Condensed Consolidated Balance Sheets.7.Interest rate spread represents the difference between the weighted average yield on interest-earning assets and the weighted average rate paid on interest-bearing liabilities.8.Net interest margin represents annualized net interest income as a percentage of average interest-earning assets.31Table of ContentsAverage Balances, Net Interest Income, Yields Earned and Rates PaidThe following table sets forth the effects of changing rates and volumes on our net interest income. Information is provided with respect to (i) effects on interest income and interest expense attributable to changes in volume (changes in volume multiplied by prior rate); and (ii) effects on interest income and interest expense attributable to changes in rate (changes in rate multiplied by prior volume). The change in interest due to both volume and rate has been allocated proportionally to each based on the relative changes attributable to volume and changes attributable to rate.For the Three Months EndedSeptember 30, 2024 vs 2023Increase (Decrease) Due to(Dollars in thousands)VolumeRateTotalIncrease (Decrease)Increase (decrease) in interest income:Loans\$59,167\$52,088\$111,255A Non-purchased loans3,397\$52,088\$55,485A Purchased loans155,770\$55,770\$55,770A Interest-earning deposits in other financial institutions8,216\$699\$8,915A Mortgage-backed and other securities(1,240)\$63A (1,177)Securities borrowed and margin lending(785)\$2,061\$1,276A Stock of the regulatory agencies36\$5A 41\$1Total increase (decrease) in interest income\$65,394\$54,916\$120,310A Increase (decrease) in interest expense:Interest-bearing demand and savings\$33,672\$9,784\$43,456A Time deposits(3,207)\$910A (2,297)Securities loaned(294)\$385\$91A Advances from the FHLB\$6A 263A Mortgage banking and servicing rights income\$450\$3,878\$3,428A Prepayment penalty fee expense\$28,966\$10,451\$39,417A 1 Purchased loans include loans, loan discounts and unearned fees related to the FDIC Loan Purchase.Net Interest IncomeFor the three months ended September 30, 2024, net interest income totaled \$292.0 million, an increase of \$80.9 million, or 38.3%, compared to net interest income of \$211.2 million for the three months ended September 30, 2023. For the three months ended September 30, 2024, net interest margin increased by 81 basis points compared to the net interest margin of 4.36% for the three months ended September 30, 2023. For the three months ended September 30, 2024, total interest and dividend income increased 33.1% from the three months ended September 30, 2023, primarily due to a \$111.3 million increase in interest income from loans, attributable to a \$2.8 billion increase in average balances and a 116 basis point increase in rates earned, as well as higher discount accretion. For the three months ended September 30, 2024, total interest expense increased 25.8% from the three months ended September 30, 2023, primarily due to a \$43.5 million increase in interest expense from demand and savings deposits, attributable to a \$3.1 billion increase in average balances and a 29 basis point increase in rates paid.Provision for Credit LossesThe provision for credit losses was \$14.0 million for the three months ended September 30, 2024, compared to \$7.0 million for the three months ended September 30, 2023. The provision for credit losses consists of provisions for both funded loans and for unfunded lending commitments. The provision for credit losses for funded loans was \$11.5 million for the three months ended September 30, 2024, and was primarily due to the quantitative impact of macroeconomic variables in the allowance for credit losses model, primarily the U.S. unemployment rate, and increases in specific reserves, mainly in the commercial & industrial - non-RE portfolio. The provision for credit losses for unfunded lending commitments of \$2.5 million for the three months ended September 30, 2024, was primarily driven by unfunded lending commitment growth, primarily in the commercial & industrial - non-RE portfolio. Provisions for credit losses are charged to income to bring the allowance for 32Table of Contentscredit losses for loans and unfunded lending commitments to a level deemed appropriate by management based on the factors discussed under the heading “Financial Condition” “Asset Quality and Allowance for Credit Losses - Loans.” Non-Interest IncomeThe following table sets forth information regarding our non-interest income: For the Three Months EndedSeptember 30, (Dollars in thousands)20242023Inc (Dec)Broker-dealer fee income\$11,060\$12,477\$1,417Advisory fee income\$7,945\$8,219\$274Banking and service fees\$8,613\$8,350\$263A Mortgage banking and servicing rights income\$450\$3,878\$3,428A Prepayment penalty fee income\$541\$1,583\$1,042Total non-interest income\$28,609\$34,507\$5,898For the three months ended September 30, 2024, non-interest income decreased by \$5.9 million, or 17.1%, primarily due to decreases of: â€”\$3.4 million in mortgage banking and servicing rights income, primarily attributable to the absence of a \$1.9 million fair value gain in the prior year quarter and a decrease in the fair value of servicing rights in the current quarter on lower interest rates;â€”\$1.4 million in broker-dealer fee income, primarily attributable to lower balances on cash sorting balances at non-affiliated banks; andâ€”\$1.0 million in prepayment penalty fee income. Non-Interest ExpenseThe following table sets forth information regarding our non-interest expense: For the Three Months EndedSeptember 30, (Dollars in thousands)20242023Inc (Dec)Salaries and related costs\$74,293\$55,811\$18,482A Data and operational processing18,985\$16,084\$2,901A Depreciation and amortization7,450\$5,878\$1,572A Advertising and promotional14,253\$10,375\$3,878A Professional services9,895\$9,811\$84A Occupancy and equipment\$4,318\$3,846\$474A FDIC and regulatory fees\$5,956\$4,449\$1,507A Broker-dealer clearing charges\$4,307\$4,012\$295A General and administrative expense\$8,088\$10,240\$2,232Total non-interest expense\$147,465\$120,506\$26,959For the three months ended September 30, 2024, non-interest expense increased \$27.0 million, or 22.4%, primarily due to increases of:â€”\$18.5 million in salaries and related costs primarily due to increased headcount and salaries, as the Bank continues to expand its commercial lending and deposit businesses and compliance and risk personnel; andâ€”\$3.9 million in advertising and promotional expenses primarily due to deposit marketing.33Table of ContentsProvision for Income TaxesIncome tax expense was \$46.9 million for the three months ended September 30, 2024, compared to \$35.5 million for three months ended September 30, 2023. Our effective income tax rates for the three months ended September 30, 2024 and 2023 were 29.43% and 30.05%, respectively.SEGMENT RESULTSOur Company determines reportable segments based on the services offered, the significance of the services offered, the significance of those services to our Companyâ€™s financial condition and operating results and managementâ€™s regular review of the operating results of those services. Our Company operates through two operating segments: the Banking Business Segment and the Securities Business Segment. In order to reconcile the two segments to the consolidated totals, our Company includes corporate activities and intercompany eliminations. Inter-segment transactions are eliminated in consolidation and primarily include non-interest income earned by the Securities Business Segment and non-interest expense incurred by the Banking Business Segment for cash sorting fees related to deposits sourced from Securities Business Segment customers, as well as interest expense paid by the Banking Business Segment to each of the wholly-owned subsidiaries of our Company and to our Company itself for their operating cash held on deposit with the Banking Business Segment. The following tables present the operating results of the segments:For the Three Months Ended September 30, 2024(Dollars in thousands)Banking BusinessSecurities BusinessCorporate/EliminationsAxos ConsolidatedNet interest income\$288,492\$27,267\$(3,711)\$292,048A Provision for credit losses14,000\$6A 14,000A Non-interest income8,590\$29,902A (9,883)28,609A Non-interest expense118,315\$28,091\$1,059\$147,465A Income before income taxes\$164,767\$9,078\$14,653\$159,121A For the Three Months Ended September 30, 2023(Dollars in thousands)Banking BusinessSecurities BusinessCorporate/EliminationsAxos ConsolidatedNet interest income\$209,219\$5,542\$(3,606)\$211,155A Provision for credit losses7,000\$6A 7,000A Non-interest income12,557\$34,555A (12,605)\$34,507A Non-interest expense100,786\$27,523A (7,803)120,506A Income before income taxes\$113,990\$12,574\$(8,408)\$118,156A Banking Business SegmentFor the three months ended September 30, 2024, our Banking Business Segment had income before income taxes of \$164.8 million, compared to income before taxes of \$114.0 million for the three months ended September 30, 2023. For the three months ended September 30, 2024, the Banking Business Segmentâ€™s net interest income increased \$79.3 million or 37.9% compared to net interest income for the three months ended September 30, 2023, respectively. The increase in net interest income was primarily due to higher interest income from loans, primarily attributable to higher average balances and rates earned, as well as higher discount accretion, partially offset by higher balances and rates paid on interest-bearing deposit balances. For the three months ended September 30, 2024, the Banking Business Segmentâ€™s non-interest income decreased \$4.0 million, or 31.6%, compared to non-interest income for the three months ended September 30, 2023. The decrease in non-interest income for the three months ended September 30, 2024 was primarily due to lower mortgage banking and servicing rights income and lower prepayment penalty fee income. For the three months ended September 30, 2024, the Banking Business Segmentâ€™s non-interest expense increased \$17.5 million, or 17.4%, compared to non-interest expense for the three months ended September 30, 2023. The increase in non-interest expense for the three months ended September 30, 2024 was primarily due to higher salaries and related costs, data and operational processing expenses and higher advertising and promotional expenses. 34Table of ContentsWe consider the ratios shown in the table below to be key indicators of the performance of our Banking Business Segment:For the Three Months Ended September 30, 20242023Efficiency ratio39.83%45.44%Return on average assets2.17%1.65%Interest rate spread4.16%3.46%Net interest margin5.21%4.46%Our Banking Business Segmentâ€™s net interest margin exceeds our consolidated net interest margin. Our consolidated net interest margin includes certain items that are not reflected in the calculation of our net interest margin within our Banking Business Segment and reduce our consolidated net interest margin, such as the borrowing costs at our Company and the yields and costs associated with certain items within interest-earning assets and interest-bearing liabilities in our Securities Business Segment, including items related to securities financing operations.Securities Business SegmentFor the three months ended September 30, 2024, our Securities Business Segment had income before income taxes of \$9.1 million, compared to income before income taxes of \$12.6 million for the three months ended September 30, 2023. For the three months ended September 30, 2024, net interest income increased \$1.7 million or 31.1%, compared to net interest income for the three months ended September 30, 2023. The increase was primarily driven by lower balances of borrowings in the current quarter. For the three months ended September 30, 2024, non-interest income decreased \$4.7 million, or 13.5%, compared to non-interest income for the three months ended September 30, 2023. The decrease was primarily driven by lower broker-dealer fee income. For the three months ended September 30, 2024, non-interest expense increased \$0.6 million or 2.1%, compared to non-interest expense for the three months ended September 30, 2023. The increase was primarily driven by higher salaries and related costs. The following table provides selected information for Axos Clearing: (Dollars in thousands)September 30, 2024June 30, 2024FDIC insured deposit program balances at banks\$1,254,896\$1,289,105A Margin balances\$220,524\$219,848A Cash reserves for the benefit of customers\$129,346\$113,676A Securities lending:Interest-earning assetsâ€™ securities borrowed\$84,326\$67,212A Interest-bearing liabilitiesâ€™ securities loaned\$95,883\$74,177A FINANCIAL CONDITIONBalance Sheet AnalysisOur total assets increased \$0.7 billion, or 3.1%, to \$23.6 billion at September 30, 2024, from \$22.9 billion at June 30, 2024, primarily attributable to higher cash and cash equivalents. Our total liabilities increased \$0.6 billion, or 2.9%, to \$21.2 billion at September 30, 2024 from \$20.6 billion at June 30, 2024, primarily attributable to higher deposit balances.Loans and Allowance for Credit Losses - LoansThe following table sets forth the composition of the loan portfolio:35Table of ContentsSeptember 30, 2024June 30, 2024(Dollars in thousands)AmountPercentAmountPercentSingle Family - Mortgage & Warehouse\$4,151,583\$20.9%\$4,178,832\$21.1%Multifamily and Commercial Mortgage13,647,469\$18.4%\$3,861,931\$19.5%Commercial Real Estate16,256,265\$31.6%\$6,088,622\$30.7%Commercial & Industrial - Non-

RE5,354,752Â 27.0Â %5,241,766Â 26.5Â %Auto & Consumer415,765Â 2.1Â %431,660Â 2.2Â %Total gross loans19,825,834Â 100.0Â %19,802,811Â 100.0Â %Allowance for credit losses - loans(263,854)(260,542)Unaccrued discounts and loan fees(281,371)(310,884)Total net loans\$19,280,609Â \$19,231,385Â 1 Includes PCD loans of \$282.6 million and \$284.0 million in Multifamily and Commercial Mortgage and \$44.5Â million and \$44.5Â million in Commercial Real Estate as of September 30, 2024 and June 30, 2024, respectively. For further detail on PCD loans, see Note 1â€œSummary of Significant Accounting Policiesâ€ in the 2024 Form 10-K.The increase in Multifamily and Commercial Mortgage loans and the related impact on the allowance for credit losses and unaccrued discounts and loan fees, was primarily driven by the FDIC Loan Purchase. For further information on the FDIC Loan Purchase, see Note 2â€œAcquisitionsâ€ in the 2024 Form 10-K.Management establishes an allowance for credit losses based upon its evaluation of the expected lifetime credit losses related to the amortized cost basis of loans on the balance sheet. The net charge-off rate for the three months ended September 30, 2024 was 0.17%, compared to 0.04% for the September 30, 2023. The increase in the net charge-off rate from the three months ended September 30, 2023, to the three months ended September 30, 2024, was primarily driven by charge-offs on one commercial mortgage loan and two commercial & industrial â€œ non-RE loans. The amount charged off for each loan had been specifically reserved in full in the allowance for credit losses in prior periods. The commercial mortgage loan was issued in fiscal year 2020 and has been classified as substandard since September 2021. The two commercial & industrial â€œ non-RE loans were issued in fiscal year 2021 and 2022, had been classified as substandard since April 2023 and February 2024, respectively. For additional information regarding the Companyâ€™s allowance for credit losses, see Note 4â€œLoans & Allowance for Credit Lossesâ€ in the accompanying interim condensed consolidated financial statements. For a discussion of the provision for credit losses for the three months ended September 30, 2024, see Item 2â€œManagement's Discussion and Analysis of Financial Condition and Results of Operationsâ€ Results of Operations.â€ We believe that the lower average LTV in the loan portfolio will continue to result in future lower average mortgage loan charge-offs when compared to many other comparable banks.36Table of ContentsAsset Quality Non-performing Assets. Loans reaching 90 days past due are generally placed on nonaccrual status. Loans not yet reaching 90 days past due may be placed on nonaccrual status based on managementâ€™s assessment of the aging of contractual principal amounts due, among other factors. For an aging analysis of the Companyâ€™s loans held for investment as of September 30, 2024 and June 30, 2024, see Note 4â€œLoans & Allowance for Credit Lossesâ€ in the accompanying interim condensed consolidated financial statements. Non-performing assets include nonaccrual loans plus other real estate owned and repossessed vehicles. Non-performing assets consisted of the following:(Dollars in thousands)September 30, 2024June 30, 2024Inc (Dec)Non-performing assets:Nonaccrual loans:Single Family - Mortgage & Warehouse\$9,079Â \$45,711Â \$13,368Â Multifamily and Commercial Mortgage\$31,437Â \$35,054Â \$(3,617)Commercial Real Estate\$40,602Â \$26,102Â \$14,500Â Commercial & Industrial - Non-RE\$43,596Â \$4,020Â \$39,576Â Auto & Consumer1,984Â 2,472Â \$(488)Total nonaccrual loans\$176,698Â \$113,359Â \$63,339Â Foreclosed real estate\$75Â 1,840Â \$(1,765)Repossessed vehiclesâ€ Autos\$37Â 610Â \$27Â Total non-performing assets\$177,410Â \$115,809Â \$61,601Â Total nonaccrual loans as a percentage of total loans0.89Â %0.57Â %0.32Â %Total non-performing assets as a percentage of total assets0.75Â %0.51Â %0.24Â %Our non-performing assets increased to \$177.4 million at September 30, 2024 from \$115.8 million at June 30, 2024. The increase in non-performing assets during the three months ended September 30, 2024 was primarily the result of an increase in nonaccrual loans of \$63.3 million partially offset by a decrease in other real estate owned and repossessed vehicles of \$1.7 million. Non-performing assets as a percentage of total assets increased to 0.75% at September 30, 2024 from 0.51% at June 30, 2024.Available-for-Sale SecuritiesTotal available-for-sale securities were \$138.0 million as of September 30, 2024, compared with \$141.6 million at June 30, 2024. During the three months ended September 30, 2024, we purchased \$16.0 million of securities and received principal repayments of \$21.6 million. The remainder of the change for the available-for-sale portfolio is attributable to changes in the fair value of the securities.DepositsDeposits increased by \$0.6 billion, or 3.2%, to \$20.0 billion at September 30, 2024, from \$19.4Â billion at June 30, 2024. As of September 30, 2024 compared with June 30, 2024, interest-bearing demand and savings increased \$671.5 million and non-interest-bearing deposits increased by \$80.0 million, while time deposits decreased \$137.3 million.The following table sets forth the composition of the deposit portfolio:September 30, 2024June 30, 2024(Dollars in thousands)AmountRate1AmountRate1Non-interest-bearing\$3,055,605Â â€œÂ \$2,975,631Â â€œÂ %Interest-bearing demand and savings\$16,116,959Â 4.23Â %\$15,445,490Â 4.23Â %Time deposits\$800,765Â 4.26Â %\$938,096Â 4.51Â %Total interest bearing\$16,917,724Â 4.24Â %\$16,383,586Â 4.24Â %Total deposits\$219,973,329Â 3.59Â %\$19,359,217Â 3.59Â %1 Based on weighted-average stated interest rates at end of period.2 Total deposits includes brokered deposits of \$1,440.7 million and \$1,611.6 million as of September 30, 2024 and June 30, 2024, respectively, which include brokered time deposits of \$275.0 million and \$400.0 million as of September 30, 2024 and June 30, 2024, respectively.37Table of ContentsThe following table sets forth the number of deposit accounts by type:September 30, 2024June 30, 2024September 30, 2023Non-interest-bearing49,086Â 55,772Â 46,647Â Interest-bearing checking and savings accounts527,058Â 495,070Â 447,288Â Time deposits4,379Â 4,696Â 5,976Â Total number of deposit accounts580,523Â 555,538Â 499,911Â Total Bank deposits that exceeded the FDIC insurance limit of \$250,000 or were not collateralized at September 30, 2024 and June 30, 2024 were \$2.3A billion and \$2.1 billion, respectively. The maturities of time deposits that exceeded the FDIC insurance limit were as follows:(Dollars in thousands)September 30, 20243 months or less\$2,160.3A million 3 months to 6 months147,472.6A million 6 months to 12 months11,049.4A million Over 12 months3,535.5A million Total\$364,216A BorrowingsThe following table sets forth the composition of our borrowings and the interest rates:September 30, 2024June 30, 2024September 30, 2023(Dollars in thousands)BalanceWeighted Average RateBalanceWeighted Average RateBalanceWeighted Average RateFHLB Advances\$90,000.32Â %\$90,000.32Â %\$90,000.32Â %Borrowings, subordinated notes and debentures\$313,519.56Â %\$325,679.57Â %\$447,733.27Â %Total borrowings\$403,519.06Â %\$415,679.08Â %\$537,733.78Â %Weighted average cost of borrowings during the quarter4.26Â %4.61Â %4.89Â %Borrowings as a percent of total assets1.71Â %1.82Â %2.58Â %We regularly use advances from the FHLB to manage our interest rate risk and, to a lesser extent, manage our liquidity position. Generally, FHLB advances with terms between three and ten years have been used to fund the origination of loans and to provide us with interest rate risk protection should rates rise. On JulyÂ 15, 2024, the Company paid \$2.6 million to repurchase \$3.0 million par value of its 4.00% Fixed-to-Floating Rate Subordinated Notes due March 1, 2032. On SeptemberÂ 27, 2024, the Company paid \$9.2 million to repurchase \$9.5 million par value of its 4.875% Fixed-to-Floating Rate Subordinated Notes due OctoberÂ 1, 2030. For additional information see Note 11â€œBorrowings, Subordinated Notes and Debenturesâ€ in the accompanying interim condensed consolidated financial statements.Stockholdersâ€™ EquityStockholdersâ€™ equity increased \$115.1 million to \$2,405.7 million at September 30, 2024, compared to \$2,290.6 million at June 30, 2024. The increase was primarily the result of net income for the three months ended September 30, 2024 of \$112.3 million.38Table of ContentsLIQUIDITYCash flow information is as follows: For the Three Months EndedSeptember 30, (Dollars in thousands)20242023Operating Activities\$70,788Â \$34,187Â Investing Activities\$(45,541)\$(506,282)Financing Activities\$592,833Â \$503,778Â During the three months ended September 30, 2024, we had net cash inflows from operating activities of \$70.8 million compared to inflows of \$34.2Â million for the three months ended September 30, 2023. Net operating cash inflows and outflows fluctuate primarily due to the timing of the following: originations of loans held for sale, proceeds from loan sales, securities borrowed and loaned, and customer, broker-dealer and clearing receivables and payables and changes in other assets and payables.Net cash outflows from investing activities totaled \$45.5 million for the three months ended September 30, 2024, while outflows totaled \$506.3A million for the three months ended September 30, 2023. The decrease in outflows was primarily due to a decrease in net loan growth in the three months ended September 30, 2024 as compared to the three months ended September 30, 2023.Net cash inflows from financing activities totaled \$592.8A million for the three months ended September 30, 2024, compared to net cash inflows from financing activities of \$503.8 million for the three months ended September 30, 2023. The increase in net cash inflows from financing is primarily driven by growth in deposits during the three months ended September 30, 2024.As of September 30, 2024, the Bank could borrow up to 35% of its total assets from the FHLB. Borrowings are collateralized by pledging certain mortgage loans and available-for-sale securities to the FHLB. At September 30, 2024, the Company had \$3,075.7 million available immediately and \$4,284.2 million available with additional collateral and the Company had \$4,680.7 million of loans and \$0.8 million of securities pledged to the FHLB. At September 30, 2024, we had \$250.0 million in unsecured federal funds lines of credit with five major banks under which there were no borrowings outstanding. The Bank has the ability to borrow short-term from the FRBSF Discount Window. At September 30, 2024, the Bank did not have any borrowings outstanding and the amount available from this source was \$6,879.4A million. Borrowings are collateralized by pledging commercial loans and consumer loans. At September 30, 2024, we had \$8,194.2A million of loans pledged to the FRBSF.Axos Clearing has a \$150A million third-party secured line of credit available for borrowing, as needed. As of September 30, 2024, there was no amount outstanding on this credit facility. This credit facility bears interest at rates based on the Federal Funds rate and is due upon demand. Axos Clearing has a \$110A million third-party unsecured line of credit available for limited purpose borrowing. As of September 30, 2024, there was no amount outstanding on this credit facility. This credit facility bears interest at rates based on the Federal Funds rate and is due upon demand. We view our liquidity sources to be stable and adequate for our anticipated needs and contingencies for both the short- and long-term. Due to the diversified sources of our deposits, while maintaining approximately 90% of our total Bank deposits in insured or collateralized accounts as of September 30, 2024, we believe we have the ability to increase our level of deposits, and have available other potential sources of funding, to address our liquidity needs for the foreseeable future.For additional information on certain contractual and other obligations, see Note 9â€œCommitments and Contingenciesâ€ in the accompanying interim condensed consolidated financial statements and Note 12â€œOther Assets,â€ and refer to Note 11â€œDeposits,â€ Note 12â€œAdvances from the Federal Home Loan Bankâ€ and Note 13â€œBorrowings, Subordinated Notes and Debenturesâ€ in the 2024 Form 10-K.39Table of ContentsCAPITAL RESOURCES AND REQUIREMENTSThe Company and Bank are subject to regulatory capital adequacy requirements promulgated by federal bank regulatory agencies. Failure by the Company or Bank to meet minimum capital requirements could result in certain mandatory and discretionary actions by regulators that could have a material adverse effect on our Consolidated Financial Statements. The Federal Reserve establishes capital requirements for the Company and the OCC has similar requirements for our Bank. The following tables present regulatory capital information for the Company and Bank. Information presented for September 30, 2024 reflects the Basel III capital requirements for both the Company and Bank. Under these capital requirements and the regulatory framework for prompt corrective action, the Company and Bank must meet specific capital guidelines that involve quantitative measures of the Company and Bankâ€™s assets, liabilities and certain off-balance-sheet items as calculated under regulatory accounting practices. The Companyâ€™s and Bankâ€™s capital amounts and classifications are also subject to qualitative judgments by regulators about components, risk weightings and other factors.Quantitative measures established by regulation require the Company and Bank to maintain certain minimum capital amounts and ratios. Federal bank regulators require the Company and Bank to maintain minimum ratios of tier 1 capital to adjusted average assets of 4.0%, common equity tier 1 capital to risk-weighted assets of 4.5%, tier 1 capital to risk-weighted assets of 6.0% and total risk-based capital to risk-weighted assets of 8.0%. To be â€œwell capitalized,â€ the Company and Bank must maintain minimum leverage, common equity tier 1 risk-based, tier 1 risk-based and total risk-based capital ratios of at least 5.0%, 6.5%, 8.0% and 10.0%, respectively. At September 30, 2024, the Company and Bank met all the capital adequacy requirements to which they were subject and were â€œwell capitalizedâ€ under the regulatory framework for prompt corrective action. Management believes that no conditions or events have occurred since September 30, 2024 that would materially adversely change the Companyâ€™s and Bankâ€™s capital classifications. From time to time, we may need to raise additional capital to support the Companyâ€™s and Bankâ€™s further growth and to maintain their â€œwell capitalizedâ€ status.The Company and Bank both elected the five-year current expected credit losses (â€œCECLâ€) transition guidance for calculating regulatory capital and ratios. The amounts in the following table reflect this election. This guidance allowed an entity to add back to regulatory capital 100% of the impact of the day-one CECL transition adjustment and 25% of subsequent increases to the allowance for credit losses through June 30, 2022. In fiscal year 2025, this cumulative amount is phased out of regulatory capital at 75% and the cumulative amount will be 100% phased out of regulatory capital beginning in fiscal year 2026.40Table of ContentsThe Companyâ€™s and Bankâ€™s capital ratios and requirements were as follows:Axos Financial, Inc.Axos Bankâ€ WellÂ Capitalizedâ€RatioMinimum CapitalRatio(Dollars in thousands)September 30, 2024June 30, 2024September 30, 2024June 30, 2024Regulatory Capital:Tier 1 \$2,275,903\$2,167,781\$2,229,483\$2,181,426Common equity tier 1 \$2,275,903\$2,167,781\$2,229,483\$2,181,426Total capital\$2,796,837\$2,678,489\$2,435,646\$2,365,061Assets:Average adjusted\$23,267,418\$22,979,871\$22,711,795\$22,391,541Total risk-weighted \$18,292,253\$18,049,571\$17,322,677\$17,128,880Regulatory Capital Ratios:Tier 1 leverage (to adjusted average assets)9.78Â %6.93Â %6.92Â %6.97AÂ %5.00%4.00%Common equity tier 1 capital (to risk-weighted assets)12.44Â %12.01Â %12.87AÂ %12.74AÂ %6.50%6.50%5.0%Tier 1 capital (to risk-weighted assets)12.44Â %12.01AÂ %12.87AÂ %12.74AÂ %6.00%6.00%Total capital (to risk-weighted assets)15.29AÂ %14.84AÂ %14.06AÂ %13.81AÂ %10.00%8.00%Basel III requires all banking organizations to maintain a capital conservation buffer above the minimum risk-based capital requirements in order to avoid certain limitations on capital distributions, stock repurchases and discretionary bonus payments to executive officers. The capital conservation buffer is exclusively composed of common equity tier 1 capital, and it applies to each of the three risk-based capital ratios but not the leverage ratio. At September 30, 2024 and June 30, 2024, our Company and Bank were in compliance with the capital conservation buffer requirement, which sets the common equity tier 1 risk-based, tier 1 risk-based and total risk-based capital ratio minimums to 7.0%, 8.5% and 10.5%, respectively.Securities BusinessPursuant to the net capital requirements of the Exchange Act, Axos Clearing is subject to the SEC Uniform Net Capital (Rule 15c3-1 of the Exchange Act). Under this rule, the Company has elected to operate under the alternate method and is required to maintain minimum net capital of \$250,000 or 2% of aggregate debit balances arising from client transactions, as defined. Under the alternate method, the Company may not repay subordinated debt, pay cash distributions, or make any unsecured advances or loans to its parent or employees if such payment would result in net capital of less than 5% of aggregate debit balances or less than 120% of its minimum dollar requirement. The net capital position of Axos Clearing was as follows: (Dollars in thousands)September 30, 2024June 30, 2024Net capital\$85,292Â \$101,462A Excess Capital\$80,081Â \$96,654A Net capital as a percentage of aggregate debit items32.73AÂ %42.21AÂ %Net capital in excess of 5% aggregate debit items\$72,264Â \$89,442A Axos Clearing, as a clearing broker, is subject to the SEC Customer Protection Rule (Rule 15c3-3 of the Exchange Act), which requires segregation of funds in a special reserve account for the exclusive benefit of customers (â€œCustomer Reserve Bank Accountâ€) and proprietary accounts of brokers (â€œPAB Reserve Accountâ€). As of September 30, 2024, Axos Clearing was in compliance with its Customer Reserve Bank Account and PAB Reserve Account deposit requirements.41Table of ContentsITEM 3. QUANTITATIVE AND QUALITATIVE DISCLOSURES ABOUT MARKET RISKFor further discussion of the Companyâ€™s market risk, see Item 7Aâ€Quantitative and Qualitative Disclosures About Market Riskâ€ in the 2024 Form 10-K.We measure interest rate sensitivity as the difference between amounts of interest-earning assets and interest-bearing liabilities that mature or contractually re-price within a given period of time. The difference, or the interest rate sensitivity gap, provides an indication of the extent to which an institutionâ€™s interest rate spread will be affected by changes in interest rates. A gap is considered positive when the amount of interest rate sensitive assets exceeds the amount of interest rate sensitive liabilities and negative when the amount of interest rate sensitive liabilities exceeds the amount of interest rate sensitive assets. Absent any subsequent asset and liability actions by management, in a rising interest rate environment, an institution with a positive gap would be in a better position than an institution with a negative gap to invest in higher yielding assets or to have its asset yields adjusted upward, which would cause the yield on its assets to increase at a faster pace than the cost of its interest-bearing liabilities. Similarly, absent any subsequent asset and liability actions by management, during a period of falling interest rates, however, an institution with a positive gap would tend to have its assets reprice at a faster rate than one with a negative gap, which would tend to reduce the growth in its net interest income.Banking Business SegmentBeginning September 30, 2024, the Company made certain refinements to its interest rate sensitivity analyses for the Banking Business Segment by moving the simulation framework to an industry leading cash flow engine. The change was implemented to enhance the process and better reflect the behavior of its interest rate-sensitive assets and liabilities and provide improved granularity on key inputs and outputs used by the Company, including, but not limited to, prepayment and deposit beta assumptions. The modeled outputs as of September 30, 2024, when compared to those generated by applying the prior period methodology to the current period, do not result in significant changes to the previously disclosed interest rate sensitivities as of June 30, 2024. The reduced risk in the downward interest rate scenarios is primarily due to a change in deposit betas, which are now better aligned with the Companyâ€™s expectations.42Table of ContentsThe following table sets forth the amounts of interest earning assets and interest bearing liabilities that were outstanding at September 30, 2024 and the portions of each financial instrument that are expected to mature or reset interest rates in each future period:Term to Repricing, Repayment, or MaturityAtSeptember 30, 2024(Dollars in thousands)Six Months or LessOver Six Months Through One YearOver One YearThrough Five YearsOver Five YearsTotalInterest-earning assets:Cash and cash equivalents\$2,640,934â€ \$â€ \$â€ \$2,640,934Available-for-sale securities196,336Â 6,5625,317,116,87137,996Stock of the FHLB, at

[illegible]

link:calculationLink link:definitionLink 9954502 - Disclosure - DERIVATIVES - CASH FLOW HEDGE (Details) link:presentationLink link:calculationLink link:definitionLink 9954504 - Disclosure - DERIVATIVES - SCHEDULE OF GAINS (LOSSES) OF DERIVATIVES DERIVATIVES - NARRATIVE (Details) link:presentationLink link:calculationLink link:definitionLink 9954505 - Disclosure - OFFSETTING OF DERIVATIVES AND SECURITIES FINANCING AGREEMENTS INSTRUMENTS (Details) link:presentationLink link:calculationLink link:definitionLink 9954506 - Disclosure - STOCKHOLDERSâ€™ EQUITY AND STOCK-BASED COMPENSATION - NARRATIVE (Details) (Details) link:presentationLink link:calculationLink link:definitionLink 9954507 - Disclosure - STOCKHOLDERSâ€™ EQUITY AND STOCK-BASED COMPENSATION - CHANGES IN RESTRICTED STOCK UNIT GRANTS (Details) link:presentationLink link:calculationLink link:definitionLink 9954508 - Disclosure - STOCKHOLDERSâ€™ EQUITY AND STOCK-BASED COMPENSATION - COMMON STOCK REPURCHASES (Details) link:presentationLink link:calculationLink link:definitionLink 9954509 - Disclosure - STOCKHOLDERSâ€™ EQUITY AND STOCK-BASED COMPENSATION - ACCUMULATED OTHER COMPREHENSIVE INCOME (Details) link:presentationLink link:calculationLink link:definitionLink 9954510 - Disclosure - STOCKHOLDERSâ€™ EQUITY AND STOCK-BASED COMPENSATION - PRE-TAX AND AFTER-TAX CHANGES (Details) link:presentationLink link:calculationLink link:definitionLink 9954511 - Disclosure - EARNINGS PER COMMON SHARE (Details) link:presentationLink link:calculationLink link:definitionLink 9954512 - Disclosure - COMMITMENTS, CONTINGENCIES AND OFF-BALANCE-SHEET ACTIVITIES - SCHEDULE OF OFF BALANCE SHEET COMMITMENTS (Details) link:presentationLink link:calculationLink link:definitionLink 9954513 - Disclosure - COMMITMENTS AND CONTINGENCIES - NARRATIVE (Details) link:presentationLink link:calculationLink link:definitionLink 9954514 - Disclosure - SEGMENT REPORTING AND REVENUE INFORMATION - SEGMENT REPORTING INFORMATION, BY SEGMENT (Details) link:presentationLink link:calculationLink link:definitionLink 9954515 - Disclosure - SEGMENT REPORTING AND REVENUE INFORMATION - NON-INTEREST INCOME (Details) link:presentationLink link:calculationLink link:definitionLink 9954516 - Disclosure - BORROWINGS, SUBORDINATED NOTES AND DEBENTURES (Details) link:presentationLink link:calculationLink link:definitionLink 9954517 - Disclosure - OTHER ASSETS - SCHEDULE OF INCOME AND TAX BENEFITS (Details) link:presentationLink link:calculationLink link:definitionLink 9954518 - Disclosure - OTHER ASSETS - SCHEDULE OF INVESTMENTS ON BALANCE SHEET (Details) link:presentationLink link:calculationLink link:definitionLink EX-101.CAL 3 ax-20240930 cal.xml XBRL TAXONOMY EXTENSION CALCULATION LINKBASE DOCUMENT EX-101.DEF 4 ax-20240930 def.xml XBRL TAXONOMY EXTENSION DEFINITION LINKBASE DOCUMENT EX-101.LAB 5 ax-20240930 lab.xml XBRL TAXONOMY EXTENSION LABEL LINKBASE DOCUMENT LIHTC unfunded commitments Investment Program, Proportional Amortization Method, Elected, Commitment Mortgage loans in process of foreclosure, amount Mortgage Loans in Process of Foreclosure, amount Accounts Payable and Other Liabilities â€” Derivative Liabilities, Amounts Not Offset Derivative Liability, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Security Not Offset Adjustments to reconcile net income to net cash provided by (used in) operating activities: Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract] Statistical Measurement [Domain] Statistical Measurement [Domain] Remaining amount under board authorization Share Repurchase Program, Remaining Authorized, Amount Unrealized Losses Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax 2022 Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year, Writeoff Collateral [Domain] Collateral Held [Domain] Tax credits recognized Investment Program, Proportional Amortization Method, Elected, Income Tax Credit Cover [Abstract] Cover [Abstract] Schedule of Past Due Loan and Leases Financing Receivable, Past Due [Table Text Block] NET CHANGE IN CASH, CASH EQUIVALENTS AND RESTRICTED CASH Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect 2021 Financing Receivable, Ratio Of Grade Class To Gross Loans, Year Five, Originated, Four Years Before Current Fiscal Year Financing Receivable, Ratio Of Grade Class To Gross Loans, Year Five, Originated, Four Years Before Current Fiscal Year Internal Credit Assessment [Axis] Internal Credit Assessment [Axis] Discount Rate Measurement Input, Discount Rate [Member] Trading Symbol Trading Symbol Segment Reporting Information [Line Items] Segment Reporting Information [Line Items] All Trading Arrangements All Trading Arrangements [Member] Compensation Actually Paid vs. Net Income Compensation Actually Paid vs. Net Income [Text Block] Other Assets â€” Derivative Assets, Gross Assets / Liabilities Derivative Asset, Subject to Master Netting Arrangement, before Offset Non-NEOs Non-NEOs [Member] Schedule of Calculation of Basic and Diluted EPS Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Rule 10b5-1 Arrangement Adopted Rule 10b5-1 Arrangement Adopted [Flag] Awards Close in Time to MNPI Disclosures Awards Close in Time to MNPI Disclosures [Table] Derivative [Line Items] Derivative [Line Items] Pay vs Performance Disclosure [Line Items] Peer Group Total Shareholder Return Amount Peer Group Total Shareholder Return Amount Net change, Tax effect Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), after Reclassification, Tax Total mortgage-backed securities Total MBS Residential Mortgage-Backed Securities [Member] Derivative [Table] Derivative [Table] Weighted-Average LTV Financing Receivable, Real Estate Loans, Loan-to-Value Ratio, Weighted Average Financing Receivable, Real Estate Loans, Loan-to-Value Ratio, Weighted Average Net (repayment) proceeds of other borrowings Proceeds from (Repayments of) Other Debt Goodwill and other intangible assetsâ€”net Intangible Assets, Net (Including Goodwill) Non-Rule 10b5-1 Arrangement Adopted Non-Rule 10b5-1 Arrangement Adopted [Flag] Stock-based compensation activity, outstanding (in shares) Stock Issued During Period, Shares, Restricted Stock Award, Net of Forfeitures Hedging Relationship [Domain] Hedging Relationship [Domain] FAIR VALUE Fair Value Disclosures [Text Block] Net unrealized gains/(losses) arising during the period, After-tax OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, after Tax Award Timing Disclosures [Line Items] Financial Asset, Period Past Due [Axis] Financial Asset, Aging [Axis] Investment, Name [Domain] Investment, Name [Domain] Derivative, gain (loss) on derivative, net Derivative, Gain (Loss) on Derivative, Net Schedule of Allowance for Credit Losses on Financing Receivables Financing Receivable, Allowance for Credit Loss [Table Text Block] Other Performance Measure, Amount Other Performance Measure, Amount Financing Receivable, Past Due [Table] Financing Receivable, Past Due [Table] Net change, Pre-tax OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment, before Tax Portion at Fair Value Measurement Portion at Fair Value Measurement [Member] Common stock, shares outstanding (in shares) Common stock, outstanding, beginning balance (in shares) Common stock, outstanding, ending balance (in shares) Common Stock, Shares, Outstanding Net interest income Net interest income Interest Income (Expense), Operating Pass Pass [Member] Number of shares available for grant (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares Available for Grant Securities borrowed, Amounts Offset Security Borrowed, Subject to Master Netting Arrangement, Liability Offset Offsetting [Abstract] Offsetting [Abstract] Customer, broker-dealer and clearing payables Payables To Trade, Brokers-Dealers And Clearing Organizations Payables To Trade, Brokers-Dealers And Clearing Organizations Cash Flow Hedging Cash Flow Hedging [Member] Advisory fee income Investment Banking, Advisory, Brokerage, and Underwriting Fees and Commissions Plan Name [Domain] Plan Name [Domain] Market-driven increase (decrease) in interest rates Increase (Decrease) in Mortgage Servicing Rights, Market Risk of Interest Rates Increase (Decrease) in Securities Borrowed Prior Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year Purchase of treasury stock (in shares) Number of shares repurchased (in shares) Treasury Stock, Shares, Acquired Derivative instruments in hedges, at fair value, net Derivative Instruments in Hedges, at Fair Value, Net LOANS & ALLOWANCE FOR CREDIT LOSSES Loans, Notes, Trade and Other Receivables Disclosure [Text Block] 2024 Financing Receivable, Ratio Of Grade Class To Gross Loans, Year Two, Originated, Fiscal Year Before Current Fiscal Year Financing Receivable, Ratio Of Grade Class To Gross Loans, Year Two, Originated, Fiscal Year Before Current Fiscal Year Operating segments Operating Segments [Member] Receivable Type [Axis] Receivable Type [Axis] Non-Agency MBS Available-for-sale Securities: Non-Agency MBS Non-agency Non-Agency, Residential Mortgage Backed Securities [Member] Non-Agency, Residential Mortgage Backed Securities [Member] Net cash provided by operating activities Net Cash Provided by (Used in) Operating Activities Unpaid principal balance, discount to par Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss, Discount to Par Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss, Discount to Par CASH FLOWS FROM OPERATING ACTIVITIES: Net Cash Provided by (Used in) Operating Activities [Abstract] Treasury Stock Treasury Stock, Common [Member] Schedule of Derivative Instruments Schedule of Derivative Instruments [Table Text Block] Schedule of Accumulated Other Comprehensive Income Schedule of Accumulated Other Comprehensive Income (Loss) [Table Text Block] Plan Name [Axis] Plan Name [Axis] Equity Components [Axis] Equity Components [Axis] Award Timing Method Award Timing Method [Text Block] Number of loan portfolio segments Number Of Loan Portfolio Segments Number Of Loan Portfolio Segments Trading Arrangements, by Individual Trading Arrangements, by Individual [Table] Measurement Frequency [Axis] Measurement Frequency [Axis] Distributions received from other investments Proceeds from Limited Partnership Investments Deposit service fees Noninterest Income, Deposit Service Fees Noninterest Income, Deposit Service Fees Financing Receivable, Accrued Interest, after Allowance for Credit Loss, Statement of Financial Position [Extensible Enumeration] Financing Receivable, Accrued Interest, after Allowance for Credit Loss, Statement of Financial Position [Extensible Enumeration] Servicing rights Servicing rights Servicing Asset at Fair Value, Amount Entity Common Stock, Shares Outstanding Entity Common Stock, Shares Outstanding Notional Amount Derivative Asset, Notional Amount Total Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, Fee, and Loan in Process Insider Trading Policies and Procedures [Line Items] Opening Balance Closing balance Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset Value Receivable [Domain] Receivable [Domain] Adjustment to Compensation, Amount Adjustment to Compensation Amount Compensation Amount Outstanding Recovery Compensation Amount Diluted Earnings Per Common Share Earnings Per Share, Diluted [Abstract] Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table [Member] Net unrealized gain (loss) from available-for-sale securities, net of income tax Other Comprehensive Income (Loss), Available-for-Sale Securities Adjustment, Net of Tax, Portion Attributable to Parent Entity Small Business Entity Small Business 2025 Financing Receivable, Ratio Of Grade Class To Gross Loans, Year One, Originated, Current Fiscal Year Financing Receivable, Ratio Of Grade Class To Gross Loans, Year One, Originated, Current Fiscal Year Company Selected Measure Amount Company Selected Measure Amount Financing Receivable, Credit Quality Indicator [Line Items] Financing Receivable, Credit Quality Indicator [Line Items] Tabular List, Table Tabular List [Table Text Block] Total change in OCI for period Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), after Reclassification, before Tax Significant Unobservable Inputs (Level 3) Level 3 Fair Value, Inputs, Level 3 [Member] Stock Award Compensation Expense Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Weighted Average Weighted Average [Member] Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table [Member] Median LTV Financing Receivable, Real Estate Loans, Loan-to-Value Ratio, Median Financing Receivable, Real Estate Loans, Loan-to-Value Ratio, Median Securities loaned Security Loaned, Subject to Master Netting Arrangement, after Offset [Abstract] Debt Securities, Available-for-sale [Line Items] Debt Securities, Available-for-Sale [Line Items] Accrued litigation expense Estimated Litigation Liability Weighted average antidilutive common stock equivalents (excluded from the computation of EPS) (in shares) Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount NON-INTEREST EXPENSE: Noninterest Expense [Abstract] Asset Pledged as Collateral Asset Pledged as Collateral [Member] Revolving Loans Financing Receivable, Excluding Accrued Interest, Revolving Asset Acquisition [Axis] Asset Acquisition [Axis] Total Debt Securities, Available-for-Sale, Unrealized Loss Position Charge-offs Financing Receivable, Allowance for Credit Loss, Writeoff Total cash, cash equivalents and restricted cash CASH, CASH EQUIVALENTS AND RESTRICTED CASHâ€”Beginning of year CASH, CASH EQUIVALENTS AND RESTRICTED CASHâ€”End of period Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents Revolving Loans Financing Receivable, Excluding Accrued Interest, Revolving, Writeoff Schedule of Accounts, Notes, Loans and Financing Receivable [Table] Accounts and Financing Receivables [Table] Other accretion and amortization Accretion (Amortization) of Discounts and Premiums, Investments Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation [Roll Forward] Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation [Roll Forward] Mortgage banking and servicing rights income Fees and Commissions, Mortgage Banking and Servicing Corporate/Eliminations Corporate And Reconciling Items [Member] Corporate And Reconciling Items [Member] Goodwill Goodwill Consolidation Items [Axis] Consolidation Items [Axis] Payments related to settlement of restricted stock units Payment, Tax Withholding, Share-Based Payment Arrangement Treasury stock, at cost (in shares) Common stock, treasury, beginning balance (in shares) Common stock, treasury, ending balance (in shares) Treasury Stock, Common, Shares Available-for-sale securities, credit losses Debt Securities, Available-for-Sale, Transfer in, Allowance for Credit Loss, Expense Provision for credit losses - loans Loans Receivable [Member] Forgone Recovery due to Disqualification of Tax Benefits, Amount Forgone Recovery due to Disqualification of Tax Benefits, Amount Interest bearing Interest-Bearing Deposit Liabilities Low Income Housing Tax Credits Low Income Housing Tax Credits [Member] Low Income Housing Tax Credits Product and Service [Domain] Product and Service [Domain] Employee Stock Option Share-Based Payment Arrangement, Option [Member] Debt Securities, Available-for-Sale [Table] Debt Securities, Available-for-Sale [Table] Financing Receivable Portfolio Segment [Axis] Financing Receivable Portfolio Segment [Axis] Purchase of loans and leases, net of discounts and premiums Payments to Acquire Finance Receivables Vested (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period, Weighted Average Grant Date Fair Value Fair Value Disclosures [Abstract] Fair Value Disclosures [Abstract] Servicing Rights Mortgage Servicing Rights [Member] Mortgage Servicing Rights [Member] COMPREHENSIVE INCOME Comprehensive Income (Loss), Net of Tax, Attributable to Parent Securities Business Segment Securities Business Segment [Member] Securities Business Segment [Member] Real Estate Loan Portfolios Real Estate Loan Portfolios [Member] Real Estate Loan Portfolios Municipal Municipal Bonds [Member] Security Exchange Name Security Exchange Name Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost, Excluding Accrued Interest, after Allowance for Credit Loss Net unrealized gains/(losses) arising during the period, Pre-tax OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment and Tax Award Type [Axis] Award Type [Axis] Financing Receivable, Credit Quality Indicator [Table] Financing Receivable, Credit Quality Indicator [Table] Commitments to sell loans Commitments To Sell Loans [Member] Commitments To Sell Loans Non-interest income (out-of-scope of ASC 606) Revenue Not from Contract with Customer, Non-Interest Income (Out-of-Scope) Revenue Not from Contract with Customer, Non-Interest Income (Out-of-Scope) Earnings Per Common Share Earnings Per Share, Basic [Abstract] RSUs Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Number of Shares [Roll Forward] Total liabilities Liabilities Commercial Real Estate Commercial Real Estate Portfolio Segment [Member] Fair Value, Option, Quantitative Disclosures [Line Items] Fair Value, Option, Quantitative Disclosures [Line Items] Salaries and related costs Labor and Related Expense Gross Unrealized Losses Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss [Abstract] Common stock, par value (in dollars per share) Common Stock, Par or Stated Value Per Share Forgone Recovery, Explanation of Impracticability Forgone Recovery, Explanation of Impracticability [Text Block] Schedule of Amortized Cost, Carrying Amount and Fair Value of Available-for-sale Securities Debt Securities, Available-for-Sale [Table Text Block] Schedule of Share-based Compensation Arrangements by Share-based Payment Award [Table] Schedule of Share-Based Compensation Arrangements by Share-Based Payment Award [Table] Expiration Date Trading Arrangement Expiration Date CASH FLOWS FROM INVESTING ACTIVITIES: Net Cash Provided by (Used in) Investing Activities [Abstract] Other Assets [Abstract] Securities loaned, Amounts Not Offset Security Loaned, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Security Not Offset Total other comprehensive income, Tax effect Other Comprehensive Income (Loss), Tax, Portion Attributable to Parent Securities loaned, Amounts Offset Security Loaned, Subject to Master Netting Arrangement, Asset Offset Total Shareholder Return Amount Total Shareholder Return Amount Common stock, issued (in shares) Common stock, issued, beginning balance (in shares) Common stock, issued, ending balance (in shares) Common Stock, Shares, Issued Due After Ten Years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10 Equity Awards Adjustments, Footnote Equity Awards Adjustments, Footnote [Text Block] Financial Asset, Period Past Due [Domain] Financial Asset, Aging [Domain] Servicing rights, carried at fair value Servicing Asset Total Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss 2023 Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year, Writeoff Accounts payable and other liabilitiesâ€”Derivative instruments Derivative Liabilities Derivative Liability Schedule of Class of Treasury Stock Class of Treasury Stock [Table Text Block] Insider Trading Policies and Procedures Adopted Insider Trading Policies and Procedures Adopted [Flag] Proceeds from sale of loans originally classified as held for investment Proceeds from Sale of Finance Receivables Investment Program, Proportional Amortization Method, Elected, Income Tax Credit and Other Income Tax Benefit, after Amortization, Statement of Income or Comprehensive Income [Extensible Enumeration] Investment Program, Proportional Amortization Method, Elected, Income Tax Credit and Other Income Tax Benefit, after Amortization, Statement of Income or Comprehensive Income [Extensible Enumeration] Amounts recorded in OCI Net unrealized gains/(losses) arising during the period, Pre-



tax Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification and Tax Schedule of Outstanding Principal Balance on Loans Performing and Nonaccrual Schedule Of Loans Performing And NonPerforming [Table Text Block] Schedule Of Loans Performing And NonPerforming [Table Text Block] Debt Instrument [Line Items] Debt Instrument [Line Items] Principal payments and loans that were paid down or paid off Payments for Loans Named Executive Officers, Footnote Named Executive Officers, Footnote [Text Block] Included in other comprehensive income [Extensible Enumeration] Fair Value, Asset, Recurring Basis, Unobservable Input Reconciliation, Asset, Gain (Loss), Statement of Other Comprehensive Income or Comprehensive Income [Extensible Enumeration] Other assets Other Assets Internal Credit Assessment [Domain] Internal Credit Assessment [Domain] Common stock, shares authorized (in shares) Common Stock, Shares Authorized Broker-dealer clearing fees Noninterest Income, Broker-Dealer Clearing Fees Noninterest Income, Broker-Dealer Clearing Fees Total Financing Receivable, before Allowance for Credit Loss, Fee and Loan in Process Basis of Presentation Basis of Accounting, Policy [Policy Text Block] Average common shares issued and outstanding (in shares) Weighted Average Number of Shares Outstanding, Diluted Net change, After-tax OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment and Tax Interest income Loans Held-for-sale, Interest Income Loans Held-for-sale, Interest Income Projected Constant Default Rate Measurement Input, Default Rate [Member] Commitments to contribute capital Commitments To Contribute Capital [Member] Commitments To Contribute Capital Stock Incentive Plan, 2014 Stock Incentive Plan, 2014 [Member] Stock Incentive Plan, 2014 Schedule of Fair Value, Off-balance Sheet Risks [Table] Fair Value, off-Balance-Sheet Risk [Table] Accounts Payable and Other Liabilities â€” Derivative Liabilities Derivative Liability, Subject to Master Netting Arrangement, before Offset of Collateral [Abstract] MNPI Disclosure Timed for Compensation Value MNPI Disclosure Timed for Compensation Value [Flag] Total Financing Receivable, Ratio Of Grade Class To Gross Loans Financing Receivable, Ratio Of Grade Class To Gross Loans Long-term Debt, Type [Axis] Long-Term Debt, Type [Axis] Total stockholdersâ€™ equity Stockholder's equity, beginning balance Stockholder's equity, ending balance Equity, Attributable to Parent Due Within One Year Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, Year One Litigation Case [Axis] Litigation Case [Axis] Average dilutive common shares outstanding (in shares) Dilutive Common Shares Issued and Outstanding Dilutive Common Shares Issued and Outstanding Derivative Gain Loss Statement Of Income Or Comprehensive Income Extensible Enumeration Not Disclosed Flag Derivative Gain Loss Statement Of Income Or Comprehensive Income Extensible Enumeration Not Disclosed Flag Derivative Gain Loss Statement Of Income Or Comprehensive Income Extensible Enumeration Not Disclosed Flag Derivative Gain Loss Statement Of Income Or Comprehensive Income Extensible Enumeration Not Disclosed Flag Hedging Designation [Domain] Hedging Designation [Domain] Deferred income taxes Deferred Income Tax Expense (Benefit) Amounts reclassified from AOCl to income Reclassification adjustment for realized (gains)/losses included in net income, Pre-tax Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, before Tax 2025 Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year Securities borrowed and customer receivables Interest And Dividend Income, Securities, Borrowed And Customer Receivables Interest And Dividend Income, Securities, Borrowed And Customer Receivables Total Amount Debt Securities, Available-for-Sale, Maturity, without Single Maturity Date, Amortized Cost Unrealized gain Loans Held-for-sale, Fair Value Adjustment Loans Held-for-sale, Fair Value Adjustment Other comprehensive income (loss) Other comprehensive income (loss) Other comprehensive income/(loss) Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent Doubtful Doubtful [Member] Nonaccrual loans to total loans Loans and Leases Receivable, Ratio of Nonperforming Loans to All Loans Recurring Fair Value, Recurring [Member] Securities borrowed, Gross Assets / Liabilities Security Borrowed, Subject to Master Netting Arrangement, before Offset Nonaccrual Nonperforming Financial Instruments [Member] More Than 12 Months Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer Net unrealized gains/(losses) arising during the period, Tax effect Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification, Tax Borrowings, subordinated notes and debentures Long-Term Debt Pension Adjustments Prior Service Cost Pension Adjustments Prior Service Cost [Member] Document Fiscal Period Focus Document Fiscal Period Focus All Executive Categories All Executive Categories [Member] Dilutive effect of average unvested RSUs (in shares) Incremental Common Shares Attributable to Dilutive Effect of Share-Based Payment Arrangements Unrealized gain (loss) on available-for-sale securities AOCl, Accumulated Gain (Loss), Debt Securities, Available-for-Sale, Parent [Member] Changed Peer Group, Footnote Changed Peer Group, Footnote [Text Block] ASSETS Assets [Abstract] Fair Value, by Balance Sheet Grouping [Table] Fair Value, by Balance Sheet Grouping [Table] Document Type Document Type Derivative Contract [Domain] Derivative Contract [Domain] Pension Benefits Adjustments, Footnote Pension Benefits Adjustments, Footnote [Text Block] Schedule of Segment Reporting Information, by Segment Schedule of Segment Reporting Information, by Segment [Table Text Block] Total Shareholder Return Vs Peer Group Total Shareholder Return Vs Peer Group [Text Block] Average price paid per share (in dollars per share) Shares Acquired, Average Cost Per Share Stock-based compensation activity, issued (in shares) Stock Issued During Period, Shares, Restricted Stock Award, Gross Banking and service fees Banking and Services Fees Banking and Services Fees Investment Program, Proportional Amortization Method, Applied, Amortization Expense, Statement of Income or Comprehensive Income [Extensible Enumeration] Investment Program, Proportional Amortization Method, Applied, Amortization Expense, Statement of Income or Comprehensive Income [Extensible Enumeration] Vested (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period Depreciation and amortization Depreciation, Amortization and Accretion, Net Commitments to fund loans Loan Origination Commitments [Member] 60-89 Days Financial Asset, 60 to 89 Days Past Due [Member] Mortgage servicing right, measurement input Servicing Asset, Measurement Input Maximum Maximum [Member] Total Loans Held-for-sale, Change in Fair Value, Total Loans Held-for-sale, Change in Fair Value, Total Equity Valuation Assumption Difference, Footnote Equity Valuation Assumption Difference, Footnote [Text Block] Damages vacated Loss Contingency, Damages Vacated, Value Loss Contingency, Damages Vacated, Value Accounting Policies [Abstract] Accounting Policies [Abstract] Advances, collateral pledged Federal Home Loan Bank, Advances, General Debt Obligations, Disclosures, Collateral Pledged Schedule of Securities Financing Transactions - Liabilities Offsetting Liabilities [Table Text Block] Current Fiscal Year End Date Current Fiscal Year End Date Security loaned, Net Balance Sheet Amount Security loaned, Subject to Master Netting Arrangement, after Offset Securities loaned Interest Expense, Securities Loaned Interest Expense, Securities Loaned Statistical Measurement [Axis] Statistical Measurement [Axis] PEO Name PEO Name Non-Rule 10b5-1 Arrangement Terminated Non-Rule 10b5-1 Arrangement Terminated [Flag] INCOME BEFORE INCOME TAXES Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Stock of regulatory agencies Federal Home Loan Bank Stock Non-PEO NEO Average Total Compensation Amount Non-PEO NEO Average Total Compensation Amount Award Type [Domain] Award Type [Domain] Name Outstanding Recovery, Individual Name Assets: Offsetting Securities Borrowed [Abstract] Year-to-date gross charge-offs Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff, by Origination Year [Abstract] Compensation Actually Paid vs. Company Selected Measure Compensation Actually Paid vs. Company Selected Measure [Text Block] Non-PEO NEO Non-PEO NEO [Member] Recoveries Financing Receivable, Allowance for Credit Loss, Recovery Additional Paid-in Capital Additional Paid-in Capital [Member] Hedging Relationship [Axis] Hedging Relationship [Axis] Effective weighted-average LTV Financing Receivable, Real Estate Loans, Loan-to-Value Ratio, Effective Weighted Average Financing Receivable, Real Estate Loans, Loan-to-Value Ratio, Effective Weighted Average Schedule of Composition of the Loan Portfolio Schedule of Accounts, Notes, Loans and Financing Receivable [Table Text Block] Award Timing Predetermined Award Timing Predetermined [Flag] Projected Constant Prepayment Rate Measurement Input, Constant Prepayment Rate [Member] Investment, Name [Axis] Investment, Name [Axis] 2021 Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year, Writeoff Accrued interest receivable on loans held for investments Financing Receivable, Accrued Interest, after Allowance for Credit Loss New Accounting Standards New Accounting Pronouncements, Policy [Policy Text Block] Class of Stock [Axis] Class of Stock [Axis] Diluted earnings per common share (in dollars per share) Earnings Per Share, Diluted General and administrative expense Other General and Administrative Expense Name Measure Name Entity Interactive Data Current Entity Interactive Data Current Restatement does not require Recovery Restatement Does Not Require Recovery [Text Block] Bankruptcy trustee and fiduciary service fees Revenue Not from Contract with Customer, Bankruptcy Trustee and Fiduciary Service Fees Revenue Not from Contract with Customer, Bankruptcy Trustee and Fiduciary Service Fees Proceeds from sale of available-for-sale securities Proceeds from Sale of Debt Securities, Available-for-Sale Number of operating segments Number of Operating Segments Income taxes paid Income Taxes Paid Broker-dealer clearing charges Floor Brokerage, Exchange and Clearance Fees Schedule of Assets and Liabilities Measured at Fair Value on Recurring Basis Schedule of Fair Value, Assets and Liabilities Measured on Recurring Basis [Table Text Block] Net benefit (expense) included in income tax expense Investment Program, Proportional Amortization Method, Elected, Income Tax Credit and Other Income Tax Benefit, after Amortization Expense Accounts payable and other liabilities Increase (Decrease) in Other Accounts Payable and Accrued Liabilities Statement of Financial Position [Abstract] Statement of Financial Position [Abstract] Deposits: Deposits [Abstract] Maximum length of time hedged (in years) Maximum Length of Time Hedged in Interest Rate Cash Flow Hedge Off-Balance-Sheet, Credit Loss, Liability [Roll Forward] Off-Balance-Sheet, Credit Loss, Liability [Roll Forward] Stock-based compensation expense Share-Based Payment Arrangement, Noncash Expense Accounts Payable and Other Liabilities â€” Derivative Liabilities, Net Balance Sheet Amount Derivative Liability, Subject to Master Netting Arrangement, after Offset Included in earningsâ€”Mortgage banking and servicing rights income Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Gain (Loss) Included in Earnings Other Assets â€” Derivative Assets, Amounts Not Offset Derivative Asset, Subject to Master Netting Arrangement, Collateral, Obligation to Return Security Not Offset Total fair value of shares vested Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period, Fair Value INCOME TAXES Income Tax Expense (Benefit) Interest rate (as a percentage) Debt Instrument, Interest Rate, Stated Percentage Derivative Assets Derivative Asset Total non-interest income Non-interest income Noninterest Income Net income Net Income (Loss) Available to Common Stockholders, Diluted FDIC and regulatory fees FDIC and Primary Federal Regulator Fees FDIC and Primary Federal Regulator Fees Financing Receivable Portfolio Segment [Domain] Financing Receivable Portfolio Segment [Domain] Schedule of Derivative Instruments, Gain (Loss) Derivative Instruments, Gain (Loss) [Table Text Block] Other tax benefits recognized Investment Program, Proportional Amortization Method, Elected, Other Income Tax Benefit Operating lease liabilities from obtaining right of use assets Operating Lease Liability, Obtained In Exchange For Right Of Use Asset Operating Lease Liability, Obtained In Exchange For Right Of Use Asset Statement of Comprehensive Income [Abstract] Statement of Comprehensive Income [Abstract] 2024 Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year, Writeoff INTEREST EXPENSE: Interest Expense, Operating and Nonoperating [Abstract] Contractual balance Loans Held-for-sale, Contractual Balance, Including Accrued Interest Loans Held-for-sale, Contractual Balance, Including Accrued Interest Schedule of Composition of Loan and Lease Portfolio by Credit Quality Indicators Financing Receivable Credit Quality Indicators [Table Text Block] Net cash used in investing activities Net Cash Provided by (Used in) Investing Activities Securities loaned Increase (Decrease) in Securities Loaned Transactions Total interest expense Interest Expense, Operating and Nonoperating Total deposits Deposits Number of lending-related trust entities Number of Lending-Related Trust Entities Number of Lending-Related Trust Entities Total deposits Deposits, Fair Value Disclosure TOTAL LIABILITIES AND STOCKHOLDERSâ€™ EQUITY Liabilities and Equity Rule 10b5-1 Arrangement Terminated Rule 10b5-1 Arrangement Terminated [Flag] All Adjustments to Compensation All Adjustments to Compensation [Member] Fair Value Hierarchy and NAV [Axis] Fair Value Hierarchy and NAV [Axis] Stock-based compensation activity Share-based Compensation, Requisite Service Period Recognition and Stock Issued During Period, Value, Restricted Stock Award, Net of Forfeitures Share-based Compensation, Requisite Service Period Recognition and Stock Issued During Period, Value, Restricted Stock Award, Net of Forfeitures Additional paid-in capital Additional Paid in Capital Hedging Designation [Axis] Hedging Designation [Axis] Schedule of Other Nonoperating Income (Expense) Schedule of Other Nonoperating Income (Expense) [Table Text Block] DERIVATIVES Derivative Instruments and Hedging Activities Disclosures [Text Block] Derivative Instruments, Gain (Loss) [Table] Derivative Instruments, Gain (Loss) [Table] Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items] Fair Value, Off-balance-Sheet Risks, Disclosure Information [Line Items] Commitments and Contingencies Disclosure [Abstract] Commitments and Contingencies Disclosure [Abstract] Schedule of Earnings Per Share, Basic, by Common Class, Including Two Class Method [Table] Earnings Per Share, Basic, by Common Class, Including Two-Class Method [Table] Repurchase of subordinated notes Repayments of subordinated debt Repayments of Subordinated Debt Schedule of Status and Changes in Restricted Stock Grants Share-Based Payment Arrangement, Restricted Stock and Restricted Stock Unit, Activity [Table Text Block] Investments and other Interest and Dividend Income, Securities, Operating SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES Organization, Consolidation, Basis of Presentation, Business Description and Accounting Policies [Text Block] Underlying Security Market Price Change Underlying Security Market Price Change, Percent Securities borrowed Securities Borrowed Securities borrowed Security Borrowed, Subject to Master Netting Arrangement, after Offset [Abstract] Measurement Input Type [Axis] Measurement Input Type [Axis] Individual: Individual [Axis] Securities available-for-sale, measurement input Debt Securities, Available-for-Sale, Measurement Input Accumulated Other Comprehensive Income (Loss), Net of Income Tax Accumulated other comprehensive income AOCl Attributable to Parent [Member] Trading securities Trading securities Debt Securities, Trading, and Equity Securities, FV-NI Cash flow hedges Accumulated Gain (Loss), Net, Cash Flow Hedge, Parent [Member] As a % of total gross loans Financing Receivable, Recorded Investment, Past Due As A Percent Of Gross Loans Financing Receivable, Recorded Investment, Past Due As A Percent Of Gross Loans Long-term Debt, Type [Domain] Long-Term Debt, Type [Domain] Product and Service [Axis] Product and Service [Axis] Entity Address, State or Province Entity Address, State or Province Statement [Line Items] Statement [Line Items] Measurement Input Type [Domain] Measurement Input Type [Domain] Net change, Tax effect OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment, Tax Derivative Instruments and Hedging Activities Disclosure [Abstract] 2022 Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three years before Current Fiscal Year Erroneous Compensation Analysis Erroneous Compensation Analysis [Text Block] Borrowings, subordinated notes and debentures Subordinated Debt Obligations, Fair Value Disclosure Schedule of Real Estate Loans, Loan-to-Value Ratio Schedule of Real Estate Loans, Loan-to-Value Ratio [Table Text Block] Schedule of Real Estate Loans, Loan-to-Value Ratio Included in earningsâ€”Mortgage banking income [Extensible Enumeration] Fair Value, Asset, Recurring Basis, Unobservable Input Reconciliation, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Compensation Actually Paid vs. Total Shareholder Return Compensation Actually Paid vs. Total Shareholder Return [Text Block] Financial Instruments [Domain] Financial Instruments [Domain] Accounts, Notes, Loans and Financing Receivable [Line Items] Accounts, Notes, Loans and Financing Receivable [Line Items] Non-vested balance, beginning (in dollars per share) Non-vested balance, ending (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value LIABILITIES AND STOCKHOLDERSâ€™ EQUITY Liabilities and Equity [Abstract] Offsetting Assets [Line Items] Offsetting Assets [Line Items] FRBFS and FRB, loans pledged Federal Reserve Bank, Advances, Collateral Pledged Federal Reserve Bank, Advances, Collateral Pledged Derivatives Derivatives, Policy [Policy Text Block] Prior Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year, Writeoff Non-interest income (in-scope of ASC 606) Revenue Not from Contract with Customer, Non-Interest Income (In-Scope) Revenue Not from Contract with Customer, Non-Interest Income (In-Scope) Schedule of Additional Information About Assets Measured at Fair Value on a Recurring Basis and for which the Company has Utilized Level 3 Inputs to Determine Fair Value Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table Text Block] Loans held for sale, carried at fair value Loans held for sale Aggregate fair value Loans held for sale, at fair value Financing Receivable, Held-for-Sale Other income (loss) included in banking and service fees Investment Program, Proportional Amortization Method, Elected, Other Income (Loss) Included In Banking and Service Fees Investment Program, Proportional Amortization Method, Elected, Other Income (Loss) Included In Banking and Service Fees Minimum Minimum [Member] Restatement Determination Date Restatement Determination Date Total Fair Value Fair Value Estimate of Fair Value Measurement [Member] Adoption Date Trading Arrangement Adoption Date Pay vs Performance Disclosure Pay vs Performance Disclosure [Table] Interest rate contracts Interest Rate Contract [Member] Advertising and promotional Marketing and Advertising Expense Due after Five but within Ten Years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Erroneously Awarded Compensation Recovery Erroneously Awarded Compensation Recovery [Table] Derivative Instruments, Gain (Loss) [Line Items] Derivative Instruments, Gain (Loss) [Line Items] Segments [Axis] Segments [Axis] Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member] Derivative Instrument [Axis] Derivative Instrument [Axis] Exercise Price Award Exercise Price Other borrowings Interest Expense, Other EARNINGS PER COMMON SHARE Earnings Per Share [Text Block] Arrangement Duration Trading Arrangement Duration Net unrealized gains/(losses) arising during the period, After-tax Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification, after Tax STOCKHOLDERSâ€™ EQUITY: Equity, Attributable to Parent [Abstract] Granted (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period, Weighted Average Grant Date Fair Value Less Than 12 Months Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months Change in fair value Loans Held-for-sale, Change in Fair Value Loans Held-for-sale, Change in Fair Value NON-INTEREST INCOME: Noninterest Income [Abstract] Peer Group



Issuers, Footnote Peer Group Issuers, Footnote [Text Block] Segments [Domain] Segments [Domain] Material Terms of Trading Arrangement Material Terms of Trading Arrangement [Text Block] FOOTNOTE AND DIVIDEND INCOME: Interest and Dividend Income, Operating [Abstract] All Individuals All Individuals [Member] Securities loaned, Gross Assets / Liabilities Security Loaned, Subject to Master Netting Arrangement, before Offset PEO PEO [Member] Name Trading Arrangement, Individual Name Deposits Interest Expense, Deposits Occupancy and equipment Occupancy And Equipment Expense Occupancy And Equipment Expense Loansâ€”net of allowance for credit losses of \$263,854 as of September 30, 2024 and \$260,542 as of June 30, 2024 Unpaid principal balance Total net loans Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss Statement of Stockholders' Equity [Abstract] Statement of Stockholders' Equity [Abstract] Receivables [Abstract] Receivables [Abstract] Reclassification adjustment for realized (gains)/losses included in net income, Tax effect Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Tax Schedule of Off- Balance Sheet Commitments Other Commitments [Table Text Block] Unrealized Gains Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Gain, before Tax Unrecognized compensation expense Share-Based Payment Arrangement, Nonvested Award, Excluding Option, Cost Not yet Recognized, Amount Treasury stock, at cost; 13,470,117 shares as of September 30, 2024 and 13,327,067 shares as of June 30, 2024 Treasury Stock, Common, Value Customer, broker-dealer and clearing payables Increase (Decrease) in Payable to Broker-Dealer and Clearing Organization Data and operational processing Information Technology and Data Processing OFFSETTING OF DERIVATIVES AND SECURITIES FINANCING AGREEMENTS Balance Sheet Offsetting of Derivatives and Securities Financing Agreements [Text Block] Balance Sheet Offsetting of Derivatives and Securities Financing Agreements Loans, including fees Interest and Fee Income, Loans and Leases Awards Close in Time to MNPI Disclosures, Table Awards Close in Time to MNPI Disclosures [Table Text Block] Fair Value Debt Securities, Available-For-Sale, Continuous Unrealized Loss Position, Fair Value [Abstract] Debt Securities, Available-For-Sale, Continuous Unrealized Loss Position, Fair Value ASSETS: Financial assets: Assets, Fair Value Disclosure [Abstract] Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year [Member] Performing Performing Financial Instruments [Member] Cash, cash equivalents and restricted cash Cash and Cash Equivalents, Fair Value Disclosure Aggregate Erroneous Compensation Amount Aggregate Erroneous Compensation Amount Transfers to other real estate and repossessed vehicles from loans held for investment Transfers To Other Real Estate And Repossessed Vehicles Transfers To Other Real Estate And Repossessed Vehicles Securities loaned, Net Assets / Liabilities Security Loaned, Including Not Subject to Master Netting Arrangement, after Offset and Deduction Local Phone Number Local Phone Number Aggregate Erroneous Compensation Not Yet Determined Aggregate Erroneous Compensation Not Yet Determined [Text Block] OTHER ASSETS Other Assets Disclosure [Text Block] Origination of loans held for sale Payment for Origination and Purchase, Loan, Held-for-Sale Provision for credit losses Provision (benefit) for credit losses - loans Provision for credit losses Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) Agency MBS Agency Agency, Residential Mortgage Backed Securities [Member] Agency, Residential Mortgage Backed [Member] Accounts Payable and Other Liabilities â€” Derivative Liabilities, Net Assets / Liabilities Derivative Liability, Including Not Subject to Master Netting Arrangement, after Offset and Deduction Interest income recognized on nonaccrual loans Financing Receivable, Interest Income, Performing Loans Temporarily Modified As TDRs Financing Receivable, Interest Income, Performing Loans Temporarily Modified As TDRs 2021 Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year Other Assets Increase (Decrease) in Other Operating Assets Net change in assets and liabilities which provide (use) cash: Increase (Decrease) in Operating Capital [Abstract] Allowance for credit losses, available-for-sale securities Debt Securities, Available-for-Sale, Allowance for Credit Loss Schedule of Aggregate Fair Value, Contractual Balance, and Gains of Loans Held For Sale Fair Value, Loans Held For Sale [Table Text Block] Fair Value, Loans Held For Sale [Table Text Block] Broker-dealer fee income Broker Dealer Fee Income Broker Dealer Fee Income PEO Total Compensation Amount PEO Total Compensation Amount Customer, broker-dealer and clearing receivables Receivable from Broker-Dealer and Clearing Organization Advisory fee income Noninterest Income, Advisory Fees Noninterest Income, Advisory Fees Accounts Payable and Other Liabilities â€” Derivative Liabilities, Gross Assets / Liabilities Derivative Liability, Subject to Master Netting Arrangement, before Offset Available-for-sale securities Fair Value Available-for-sale securities: Non-Agency MBS Debt Securities, Available-for-Sale, Excluding Accrued Interest Banking and service fees Bank Servicing [Member] Securities loaned Securities Loaned Total other comprehensive income, Pre-tax Other Comprehensive Income (Loss), before Tax, Portion Attributable to Parent 2022 Financing Receivable, Ratio Of Grade Class To Gross Loans, Year Four, Originated, Three Years Before Current Fiscal Year Financing Receivable, Ratio Of Grade Class To Gross Loans, Year Four, Originated, Three Years Before Current Fiscal Year Proceeds from sale and repayment of available-for-sale securities Proceeds from Sale and Maturity of Debt Securities, Available-for-Sale COMMITMENTS AND CONTINGENCIES Commitments and Contingencies Disclosure [Text Block] Debt Disclosure [Abstract] Debt Disclosure [Abstract] Common Stock Common Stock [Member] Measure: Measure [Axis] Forgone Recovery due to Expense of Enforcement, Amount Forgone Recovery due to Expense of Enforcement, Amount Multifamily and Commercial Mortgage Residential Portfolio, Multifamily Real Estate And Commercial Mortgage Segment [Member] Residential Portfolio, Multifamily Real Estate And Commercial Mortgage Segment Entity Emerging Growth Company Entity Emerging Growth Company Investment Program, Proportional Amortization Method, Elected, Income Tax Credit and Other Income Tax Benefit, after Amortization, Statement of Cash Flows [Extensible Enumeration] Investment Program, Proportional Amortization Method, Elected, Income Tax Credit and Other Income Tax Benefit, after Amortization, Statement of Cash Flows [Extensible Enumeration] Segment Reporting [Abstract] Segment Reporting [Abstract] Prepayment penalty fee income Prepayment Penalty Fee Income Prepayment Penalty Fee Income Stock-based compensation activity, treasury stock (in shares) Share-Based Payment Arrangement, Shares Withheld for Tax Withholding Obligation Entity Central Index Key Entity Central Index Key Fair Value Option, Disclosures [Table] Fair Value Option, Disclosures [Table] Financing Receivable, Allowance for Credit Loss [Roll Forward] Financing Receivable, Allowance for Credit Loss [Roll Forward] Non-GAAP Measure Description Non-GAAP Measure Description [Text Block] Balance, beginning of period Balance, end of period Off-Balance-Sheet, Credit Loss, Liability Non-PEO NEO Average Compensation Actually Paid Amount Non-PEO NEO Average Compensation Actually Paid Amount Award Timing, How MNPI Considered Award Timing, How MNPI Considered [Text Block] Equity Component [Domain] Equity Component [Domain] Financial Instrument [Axis] Financial Instrument [Axis] SEGMENT REPORTING AND REVENUE INFORMATION Segment Reporting Disclosure [Text Block] Other Assets â€” Derivative Assets, Net Assets / Liabilities Derivative Asset, Subject to Master Netting Arrangement, after Offset and Deduction Net interest income, after provision for credit losses Interest Income (Expense), after Provision for Loan Loss Total interest and dividend income Interest and Dividend Income, Operating Customer, broker-dealer and clearing payables Broker-Dealer, Payable to Other Broker-Dealer and Clearing Organization Additional 402(v) Disclosure Additional 402(v) Disclosure [Text Block] Prior Financing Receivable, Ratio Of Grade Class To Gross Loans, Originated, More Than Five Years Before Current Fiscal Year Financing Receivable, Ratio Of Grade Class To Gross Loans, Originated, More Than Five Years Before Current Fiscal Year Customer, broker-dealer and clearing receivables Receivables From Trade, Brokers-Dealers And Clearing Organizations Receivables From Trade, Brokers-Dealers And Clearing Organizations Professional services Professional Fees Entity Shell Company Entity Shell Company Measurement Basis [Axis] Measurement Basis [Axis] Purchase of stock of regulatory agencies Payments To Acquire Regulatory Agencies Stock Payments To Acquire Regulatory Agencies Stock Entity Incorporation, State or Country Code Entity Incorporation, State or Country Code Loans held for investmentâ€”net Loans Receivable, Fair Value Disclosure Comprehensive Income Comprehensive Income, Policy [Policy Text Block] 30-59 Days Financial Asset, 30 to 59 Days Past Due [Member] Title Trading Arrangement, Individual Title Debt instrument, repurchased face amount Debt Instrument, Repurchased Face Amount Standby letters of credit Standby Letters of Credit [Member] Statement [Table] Statement [Table] Available-for-sale securities pledged as collateral Debt Securities, Available-for-Sale, Restricted Measurement Frequency [Domain] Measurement Frequency [Domain] Earnings Per Share, Basic, by Common Class, Including Two Class Method [Line Items] Earnings Per Share, Basic, by Common Class, Including Two Class Method [Line Items] Consolidation Items [Domain] Consolidation Items [Domain] Proceeds from sale of other real estate owned and repossessed assets Proceeds from Sale of Foreclosed Assets 2025 Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year, Writeoff City Area Code City Area Code Other Assets â€” Derivative Assets, Net Balance Sheet Amount Derivative Asset, Subject to Master Netting Arrangement, after Offset Settlements Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Settlements Unrealized and realized gains on loans held for sale Gain (Loss) on Sale of Loans and Leases Provision for credit losses - unfunded lending commitments Unfunded Commitment Unfunded Loan Commitment [Member] Financing Receivable, Past Due [Line Items] Financing Receivable, Past Due [Line Items] Interest paid on interest-bearing liabilities Interest Paid, Excluding Capitalized Interest, Operating Activities Insider Trading Policies and Procedures Not Adopted Insider Trading Policies and Procedures Not Adopted [Text Block] Purchases of furniture, equipment, software and intangibles Payments to Acquire Productive Assets Level 1 Fair Value, Inputs, Level 1 [Member] 2024 Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year Statement of Cash Flows [Abstract] Statement of Cash Flows [Abstract] Other Assets â€” Derivative Assets Derivative Asset, Subject to Master Netting Arrangement, before Offset of Collateral [Abstract] Total Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff Purchase of treasury stock Payments for Repurchase of Common Stock Schedule of Long-term Debt Instruments [Table] Schedule of Long-Term Debt Instruments [Table] Reclassification adjustment for realized (gains)/losses included in net income, Pre-tax Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, before Tax Schedule of Segment Reporting Information, by Segment [Table] Schedule of Segment Reporting Information, by Segment [Table] Schedule of Quantitative Information About Level 3 Fair Value Measurements Fair Value Measurement Inputs and Valuation Techniques [Table Text Block] Weighted-Average Grant-Date Fair Value Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value [Abstract] Due after Five but within Ten Years Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Life (in years) Measurement Input, Expected Term [Member] Earnings Per Share [Abstract] Earnings Per Share [Abstract] Available-for-Sale, Fair Value Debt Securities, Available-for-Sale, Fair Value, Fiscal Year Maturity [Abstract] Retained earnings Retained Earnings (Accumulated Deficit) Class of Stock [Domain] Class of Stock [Domain] SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION: Supplemental Cash Flow Elements [Abstract] General and administrative expense General and Administrative Expense Aggregate Available Trading Arrangement, Securities Aggregate Available Amount Equity Awards Adjustments Equity Awards Adjustments [Member] Schedule of LIHTC investments Investment Program, Proportional Amortization Method, Elected [Table Text Block] Investment Program, Proportional Amortization Method, Elected Transfers from loans held for investment to loans held for sale Financing Receivable, Reclassification to Held-for-Sale Included in other comprehensive income Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Gain (Loss) Included in Other Comprehensive Income (Loss) Net cash provided by financing activities Net Cash Provided by (Used in) Financing Activities Underlying Securities Award Underlying Securities Amount AVAILABLE-FOR-SALE SECURITIES Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] Customer, broker-dealer and clearing receivables Increase (Decrease) in Receivable from Broker-Dealer and Clearing Organization Projected Loss Severity Measurement Input, Loss Severity [Member] Purchases, retentions, issues, sales and settlements: Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Purchases, (Sales), Issuances, (Settlements) [Abstract] Trading activity Increase (Decrease) in Financial Instruments Used in Operating Activities Amendment Flag Amendment Flag Carrying Amount Reported Value Measurement [Member] Entity Registrant Name Entity Registrant Name Subordinated notes Subordinated Debt [Member] Financial Instrument Performance Status [Domain] Financial Instrument Performance Status [Domain] Accounts payable and other liabilities Accounts Payable and Other Accrued Liabilities Adjustment to Non-PEO NEO Compensation Footnote Adjustment to Non-PEO NEO Compensation Footnote [Text Block] Stock Appreciation Rights (SARs) Stock Appreciation Rights (SARs) [Member] Change in the fair value of servicing rights Mortgage Servicing Rights (MSR) Impairment (Recovery) Credit Enhancement Measurement Input, Entity Credit Risk [Member] Fair Value as of Grant Date Award Grant Date Fair Value Revolving Loans Financing Receivable, Ratio Of Grade Class To Gross Loans, Revolving Financing Receivable, Ratio Of Grade Class To Gross Loans, Revolving Net increase in deposits Increase (Decrease) in Deposits Substandard Substandard [Member] Due Within One Year Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, Year One Significantâ€”Other Observable Inputs (Level 2) Level 2 Fair Value, Inputs, Level 2 [Member] BORROWINGS, SUBORDINATED NOTES AND DEBENTURES Debt Disclosure [Text Block] Collateral [Axis] Collateral Held [Axis] Fair Value, Measurements, Fair Value Hierarchy [Domain] Fair Value Hierarchy and NAV [Domain] Offsetting Assets [Table] Offsetting Assets [Table] Recovery of Erroneously Awarded Compensation Disclosure [Line Items] Entity Address, Postal Zip Code Entity Address, Postal Zip Code Consolidation Consolidation, Policy [Policy Text Block] Interest Rate Swap Interest Rate Swap [Member] Rostatement Determination Date: Rostatement Determination Date [Axis] Title of 12(b) Security Title of 12(b) Security Common stockâ€”\$0.01 par value; 150,000,000 shares authorized; 70,562,333 shares issued and 57,092,216 shares outstanding as of September 30, 2024; 70,221,632 shares issued and 56,894,565 shares outstanding as of June 30, 2024 Common Stock, Value, Issued Total Financial Asset, Past Due [Member] Share-based Payment Arrangement [Abstract] Share-Based Payment Arrangement [Abstract] Cash and cash equivalents Cash and Cash Equivalents, at Carrying Value Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member] Amortization Investment Program, Proportional Amortization Method, Applied, Amortization Expense Forfeited (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeitures, Weighted Average Grant Date Fair Value Gain on repurchase of subordinated notes Gain on extinguishment Gain (Loss) on Extinguishment of Debt CASH FLOWS FROM FINANCING ACTIVITIES: Net Cash Provided by (Used in) Financing Activities [Abstract] Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested [Member] Depreciation and amortization Depreciation, Depletion and Amortization, Nonproduction As a % of total gross loans Financing Receivable, Ratio Of Grade Class To Gross Loans [Abstract] Financing Receivable, Ratio Of Grade Class To Gross Loans Fair Value Measurement [Domain] Fair Value Measurement [Domain] Basic earnings per common share (in dollars per share) Earnings Per Share, Basic Adjustment to PEO Compensation, Footnote Adjustment to PEO Compensation, Footnote [Text Block] Award Timing MNPI Disclosure Award Timing MNPI Disclosure [Text Block] Security borrowed, Net Balance Sheet Amount Security Borrowed, Subject to Master Netting Arrangement, after Offset Aggregate Pension Adjustments Service Cost Aggregate Pension Adjustments Service Cost [Member] Designated as Hedging Instrument Designated as Hedging Instrument [Member] Weighted-average remaining time period (in years) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Outstanding, Weighted Average Remaining Contractual Terms Proceeds from sale of loans held for sale Proceeds from Sale, Loan, Held-for-Sale Compensation Actually Paid vs. Other Measure Compensation Actually Paid vs. Other Measure [Text Block] Schedule of Securities in a Continuous Unrealized Loss Position Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value [Table Text Block] Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year [Member] TOTAL ASSETS Total Assets Assets Credit Quality Indicators Concentration Risk, Credit Risk, Policy [Policy Text Block] Reclassification adjustment for realized (gains)/losses included in net income, Tax effect Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, Tax Granted (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period Forgone Recovery due to Violation of Home Country Law, Amount Forgone Recovery due to Violation of Home Country Law, Amount COMMITMENTS AND CONTINGENCIES (Note 9) Commitments and Contingencies Accounts Payable and Other Liabilities â€” Derivative Liabilities, Amounts Offset Derivative Liability, Subject to Master Netting Arrangement, Asset Offset Reclassification adjustment for realized (gains)/losses included in net income, After-tax Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Net of Tax Mortgage banking and servicing rights income Mortgage Banking [Member] Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss [Line Items] Termination Date Trading Arrangement Termination Date Nonaccrual loans Financing Receivable, Nonaccrual, No Allowance Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] STOCKHOLDERSâ€™ EQUITY AND STOCK-BASED COMPENSATION Share-Based Payment Arrangement [Text Block] Unaccreted premiums (discounts) and loan fees Financing Receivable, Unamortized Loan Cost (Fee) and Purchase Premium (Discount) Not Designated as Hedging Instrument Not Designated as Hedging Instrument [Member] Banking Business Segment Banking Business Segment [Member] Banking Business Segment [Member] Entity Address, City or Town Entity Address, City or Town Loans past due ninety days or more and still accruing Financing Receivable, 90 Days or More Past Due, Still Accruing Due after One but within Five Years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year One Through Five Allowance for loan and lease losses Allowance for credit losses - loans Balance, beginning of period Balance, end of period Financing Receivable,



[illegible]





| BALANCE SHEETS -<br>USD (\$)<br>\$ in Thousands                                                                                                                                                                                                   |  | 2024       | 2024       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|------------|------------|
| <b>ASSETS</b>                                                                                                                                                                                                                                     |  |            |            |
| <a href="#">Cash and cash equivalents</a>                                                                                                                                                                                                         |  | \$         | \$         |
| <a href="#">Restricted cash</a>                                                                                                                                                                                                                   |  | 2,570,506  | 1,979,979  |
| <a href="#">Total cash, cash equivalents and restricted cash</a>                                                                                                                                                                                  |  | 233,350    | 205,797    |
| <a href="#">Trading securities</a>                                                                                                                                                                                                                |  | 2,803,856  | 2,185,776  |
| <a href="#">Available-for-sale securities</a>                                                                                                                                                                                                     |  | 594        | 353        |
| <a href="#">Stock of regulatory agencies</a>                                                                                                                                                                                                      |  | 137,996    | 141,611    |
| <a href="#">Loans held for sale, carried at fair value</a>                                                                                                                                                                                        |  | 34,417     | 21,957     |
| <a href="#">Loans—net of allowance for credit losses of \$263,854 as of September 30, 2024 and \$260,542 as of June 30, 2024</a>                                                                                                                  |  | 14,566     | 16,482     |
| <a href="#">Servicing rights, carried at fair value</a>                                                                                                                                                                                           |  | 19,280,609 | 19,231,385 |
| <a href="#">Securities borrowed</a>                                                                                                                                                                                                               |  | 27,335     | 28,924     |
| <a href="#">Customer, broker-dealer and clearing receivables</a>                                                                                                                                                                                  |  | 84,326     | 67,212     |
| <a href="#">Goodwill and other intangible assets—net</a>                                                                                                                                                                                          |  | 262,774    | 240,028    |
| <a href="#">Other assets</a>                                                                                                                                                                                                                      |  | 139,215    | 141,769    |
| <b>TOTAL ASSETS</b>                                                                                                                                                                                                                               |  | 783,396    | 779,837    |
| <b>Deposits:</b>                                                                                                                                                                                                                                  |  | 23,569,084 | 22,855,334 |
| <a href="#">Non-interest-bearing</a>                                                                                                                                                                                                              |  | 3,055,605  | 2,975,631  |
| <a href="#">Interest bearing</a>                                                                                                                                                                                                                  |  | 16,917,724 | 16,383,586 |
| <a href="#">Total deposits</a>                                                                                                                                                                                                                    |  | 19,973,329 | 19,359,217 |
| <a href="#">Advances from the Federal Home Loan Bank</a>                                                                                                                                                                                          |  | 90,000     | 90,000     |
| <a href="#">Borrowings, subordinated notes and debentures</a>                                                                                                                                                                                     |  | 313,519    | 325,679    |
| <a href="#">Securities loaned</a>                                                                                                                                                                                                                 |  | 95,883     | 74,177     |
| <a href="#">Customer, broker-dealer and clearing payables</a>                                                                                                                                                                                     |  | 315,985    | 301,127    |
| <a href="#">Accounts payable and other liabilities</a>                                                                                                                                                                                            |  | 374,640    | 414,538    |
| <a href="#">Total liabilities</a>                                                                                                                                                                                                                 |  | 21,163,356 | 20,564,738 |
| <b>COMMITMENTS AND CONTINGENCIES (Note 9)</b>                                                                                                                                                                                                     |  |            |            |
| <b>STOCKHOLDERS' EQUITY:</b>                                                                                                                                                                                                                      |  |            |            |
| <a href="#">Common stock—\$0.01 par value; 150,000,000 shares authorized; 70,562,333 shares issued and 57,092,216 shares outstanding as of September 30, 2024; 70,221,632 shares issued and 56,894,565 shares outstanding as of June 30, 2024</a> |  | 706        | 702        |
| <a href="#">Additional paid-in capital</a>                                                                                                                                                                                                        |  | 520,795    | 510,232    |
| <a href="#">Accumulated other comprehensive income (loss)—net of income tax</a>                                                                                                                                                                   |  | (765)      | (2,466)    |
| <a href="#">Retained earnings</a>                                                                                                                                                                                                                 |  | 2,297,957  | 2,185,617  |
| <a href="#">Treasury stock, at cost; 13,470,117 shares as of September 30, 2024 and 13,327,067 shares as of June 30, 2024</a>                                                                                                                     |  | (412,965)  | (403,489)  |
| <a href="#">Total stockholders' equity</a>                                                                                                                                                                                                        |  | 2,405,728  | 2,290,596  |
| <b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>                                                                                                                                                                                                 |  | \$         | \$         |
|                                                                                                                                                                                                                                                   |  | 23,569,084 | 22,855,334 |

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| CONDENSED<br>CONSOLIDATED<br>BALANCE SHEETS<br>(Parenthetical) - USD<br>(\$)<br>\$ in Thousands |             | Sep. 30, 2024 | Jun. 30, 2024 |
|-------------------------------------------------------------------------------------------------|-------------|---------------|---------------|
| <b>ASSETS</b>                                                                                   |             |               |               |
| <a href="#">Allowance for loan and lease losses</a>                                             | \$ 263,854  | \$ 260,542    |               |
| <b>STOCKHOLDERS' EQUITY:</b>                                                                    |             |               |               |
| <a href="#">Common stock, par value (in dollars per share)</a>                                  | \$ 0.01     | \$ 0.01       |               |
| <a href="#">Common stock, shares authorized (in shares)</a>                                     | 150,000,000 | 150,000,000   |               |
| <a href="#">Common stock, issued (in shares)</a>                                                | 70,562,333  | 70,221,632    |               |
| <a href="#">Common stock, shares outstanding (in shares)</a>                                    | 57,092,216  | 56,894,565    |               |
| <a href="#">Treasury stock, at cost (in shares)</a>                                             | 13,470,117  | 13,327,067    |               |

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| CONDENSED<br>CONSOLIDATED<br>STATEMENTS OF<br>INCOME - USD (\$)<br>\$ in Thousands |            | 3 Months Ended |               |
|------------------------------------------------------------------------------------|------------|----------------|---------------|
|                                                                                    |            | Sep. 30, 2024  | Sep. 30, 2023 |
| <b>INTEREST AND DIVIDEND INCOME:</b>                                               |            |                |               |
| <a href="#">Loans, including fees</a>                                              | \$ 438,229 | \$ 326,974     |               |
| <a href="#">Securities borrowed and customer receivables</a>                       | 6,271      | 4,995          |               |
| <a href="#">Investments and other</a>                                              | 39,762     | 31,983         |               |
| <a href="#">Total interest and dividend income</a>                                 | 484,262    | 363,952        |               |
| <b>INTEREST EXPENSE:</b>                                                           |            |                |               |
| <a href="#">Deposits</a>                                                           | 187,269    | 146,110        |               |
| <a href="#">Advances from the Federal Home Loan Bank</a>                           | 529        | 529            |               |
| <a href="#">Securities loaned</a>                                                  | 540        | 449            |               |
| <a href="#">Other borrowings</a>                                                   | 3,876      | 5,709          |               |
| <a href="#">Total interest expense</a>                                             | 192,214    | 152,797        |               |
| <a href="#">Net interest income</a>                                                | 292,048    | 211,155        |               |
| <a href="#">Provision for credit losses</a>                                        | 14,000     | 7,000          |               |
| <a href="#">Net interest income, after provision for credit losses</a>             | 278,048    | 204,155        |               |
| <b>NON-INTEREST INCOME:</b>                                                        |            |                |               |
| <a href="#">Broker-dealer fee income</a>                                           | 11,060     | 12,477         |               |
| <a href="#">Advisory fee income</a>                                                | 7,945      | 8,219          |               |
| <a href="#">Banking and service fees</a>                                           | 8,613      | 8,350          |               |
| <a href="#">Mortgage banking and servicing rights income</a>                       | 450        | 3,878          |               |
| <a href="#">Prepayment penalty fee income</a>                                      | 541        | 1,583          |               |
| <a href="#">Total non-interest income</a>                                          | 28,609     | 34,507         |               |
| <b>NON-INTEREST EXPENSE:</b>                                                       |            |                |               |
| <a href="#">Salaries and related costs</a>                                         | 74,293     | 55,811         |               |
| <a href="#">Data and operational processing</a>                                    | 18,985     | 16,084         |               |
| <a href="#">Depreciation and amortization</a>                                      | 7,450      | 5,878          |               |
| <a href="#">Advertising and promotional</a>                                        | 14,253     | 10,375         |               |
| <a href="#">Professional services</a>                                              | 9,895      | 9,811          |               |
| <a href="#">Occupancy and equipment</a>                                            | 4,318      | 3,846          |               |
| <a href="#">FDIC and regulatory fees</a>                                           | 5,956      | 4,449          |               |
| <a href="#">Broker-dealer clearing charges</a>                                     | 4,307      | 4,012          |               |
| <a href="#">General and administrative expense</a>                                 | 8,008      | 10,240         |               |
| <a href="#">Total non-interest expense</a>                                         | 147,465    | 120,506        |               |
| <a href="#">INCOME BEFORE INCOME TAXES</a>                                         | 159,192    | 118,156        |               |
| <a href="#">INCOME TAXES</a>                                                       | 46,852     | 35,511         |               |
| <a href="#">NET INCOME</a>                                                         | \$ 112,340 | \$ 82,645      |               |
| <a href="#">Basic earnings per common share (in dollars per share)</a>             | \$ 1.97    | \$ 1.40        |               |
| <a href="#">Diluted earnings per common share (in dollars per share)</a>           | \$ 1.93    | \$ 1.38        |               |

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| CONDENSED<br>CONSOLIDATED |  | 3 Months Ended |  |
|---------------------------|--|----------------|--|
|---------------------------|--|----------------|--|

STATEMENTS OF  
COMPREHENSIVE  
INCOME - USD (\$)  
\$ in Thousands

Sep. 30, 2024
Sep. 30, 2023

Statement of Comprehensive Income [Abstract]

|                                                                                  |            |           |
|----------------------------------------------------------------------------------|------------|-----------|
| NET INCOME                                                                       | \$ 112,340 | \$ 82,645 |
| Net unrealized gain (loss) from available-for-sale securities, net of income tax | 1,319      | 222       |
| Net unrealized gain (loss) on cash flow hedges, net of income tax                | 382        | 0         |
| Other comprehensive income (loss)                                                | 1,701      | 222       |
| COMPREHENSIVE INCOME                                                             | \$ 114,041 | \$ 82,867 |

XML 19 R6.htm
IDEA: XBRL DOCUMENT

| CONDENSED<br>CONSOLIDATED<br>STATEMENTS OF<br>STOCKHOLDERS'<br>EQUITY - USD (\$)<br>\$ in Thousands | Total        | Common<br>Stock | Treasury<br>Stock | Additional Paid-in<br>Capital | Accumulated<br>Other Comprehensive Income (Loss),<br>Net of Income Tax | Retained<br>Earnings |
|-----------------------------------------------------------------------------------------------------|--------------|-----------------|-------------------|-------------------------------|------------------------------------------------------------------------|----------------------|
| Common stock, issued, beginning balance (in shares) at Jun. 30, 2023                                |              | 69,465,446      |                   |                               |                                                                        |                      |
| Common stock, treasury, beginning balance (in shares) at Jun. 30, 2023                              |              |                 | (10,522,411)      |                               |                                                                        |                      |
| Common stock, outstanding, beginning balance (in shares) at Jun. 30, 2023                           |              | 58,943,035      |                   |                               |                                                                        |                      |
| Stockholder's equity, beginning balance at Jun. 30, 2023                                            | \$ 1,917,159 | \$ 695          | \$ (292,413)      | \$ 479,878                    | \$ (6,610)                                                             | \$ 1,735,609         |
| Increase (Decrease) in Stockholders' Equity [Roll Forward]                                          |              |                 |                   |                               |                                                                        |                      |
| Net income                                                                                          | 82,645       |                 |                   |                               |                                                                        | 82,645               |
| Other comprehensive income (loss)                                                                   | 222          |                 |                   |                               | 222                                                                    |                      |
| Purchase of treasury stock (in shares)                                                              |              | (648,208)       | (648,208)         |                               |                                                                        |                      |
| Purchase of treasury stock                                                                          | (24,536)     |                 | \$ (24,536)       |                               |                                                                        |                      |
| Stock-based compensation activity, issued (in shares)                                               |              | 360,817         |                   |                               |                                                                        |                      |
| Stock-based compensation activity, treasury stock (in shares)                                       |              |                 | (151,668)         |                               |                                                                        |                      |
| Stock-based compensation activity, outstanding (in shares)                                          |              | 209,149         |                   |                               |                                                                        |                      |
| Stock-based compensation activity                                                                   | 718          | \$ 3            | \$ (6,083)        | 6,798                         |                                                                        |                      |
| Common stock, issued, ending balance (in shares) at Sep. 30, 2023                                   |              | 69,826,263      |                   |                               |                                                                        |                      |
| Common stock, treasury, ending balance (in shares) at Sep. 30, 2023                                 |              |                 | (11,322,287)      |                               |                                                                        |                      |
| Common stock, outstanding, ending balance (in shares) at Sep. 30, 2023                              |              | 58,503,976      |                   |                               |                                                                        |                      |
| Stockholder's equity, ending balance at Sep. 30, 2023                                               | \$ 1,976,208 | \$ 698          | \$ (323,032)      | 486,676                       | (6,388)                                                                | 1,818,254            |
| Common stock, issued, beginning balance (in shares) at Jun. 30, 2024                                | 70,221,632   | 70,221,632      |                   |                               |                                                                        |                      |
| Common stock, treasury, beginning balance (in shares) at Jun. 30, 2024                              | (13,327,067) |                 | (13,327,067)      |                               |                                                                        |                      |
| Common stock, outstanding, beginning balance (in shares) at Jun. 30, 2024                           | 56,894,565   | 56,894,565      |                   |                               |                                                                        |                      |
| Stockholder's equity, beginning balance at Jun. 30, 2024                                            | \$ 2,290,596 | \$ 702          | \$ (403,489)      | 510,232                       | (2,466)                                                                | 2,185,617            |
| Increase (Decrease) in Stockholders' Equity [Roll Forward]                                          |              |                 |                   |                               |                                                                        |                      |
| Net income                                                                                          | 112,340      |                 |                   |                               |                                                                        | 112,340              |
| Other comprehensive income (loss)                                                                   | 1,701        |                 |                   |                               | 1,701                                                                  |                      |
| Stock-based compensation activity, issued (in shares)                                               |              | 340,701         |                   |                               |                                                                        |                      |
| Stock-based compensation activity, treasury stock (in shares)                                       |              |                 | (143,050)         |                               |                                                                        |                      |
| Stock-based compensation activity, outstanding (in shares)                                          |              | 197,651         |                   |                               |                                                                        |                      |
| Stock-based compensation activity                                                                   | \$ 1,091     | \$ 4            | \$ (9,476)        | 10,563                        |                                                                        |                      |
| Common stock, issued, ending balance (in shares) at Sep. 30, 2024                                   | 70,562,333   | 70,562,333      |                   |                               |                                                                        |                      |
| Common stock, treasury, ending balance (in shares) at Sep. 30, 2024                                 | (13,470,117) |                 | (13,470,117)      |                               |                                                                        |                      |
| Common stock, outstanding, ending balance (in shares) at Sep. 30, 2024                              | 57,092,216   | 57,092,216      |                   |                               |                                                                        |                      |
| Stockholder's equity, ending balance at Sep. 30, 2024                                               | \$ 2,405,728 | \$ 706          | \$ (412,965)      | \$ 520,795                    | \$ (765)                                                               | \$ 2,297,957         |

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CONDENSED  
CONSOLIDATED  
STATEMENTS OF  
CASH FLOWS - USD  
(\$)  
\$ in Thousands

3 Months Ended  
  
Sep. 30, 2024
Sep. 30, 2023

CASH FLOWS FROM OPERATING ACTIVITIES:

|                                                                                             |            |           |
|---------------------------------------------------------------------------------------------|------------|-----------|
| Net income                                                                                  | \$ 112,340 | \$ 82,645 |
| Adjustments to reconcile net income to net cash provided by (used in) operating activities: |            |           |
| Depreciation and amortization                                                               | 7,450      | 5,878     |
| Other accretion and amortization                                                            | (37,358)   | (3,101)   |
| Stock-based compensation expense                                                            | 10,239     | 6,802     |
| Trading activity                                                                            | (241)      | 118       |
| Provision for credit losses                                                                 | 14,000     | 7,000     |
| Deferred income taxes                                                                       | 464        | 3,526     |
| Origination of loans held for sale                                                          | (69,570)   | (50,607)  |
| Unrealized and realized gains on loans held for sale                                        | (2,881)    | (1,796)   |
| Proceeds from sale of loans held for sale                                                   | 74,532     | 65,138    |
| Change in the fair value of servicing rights                                                | 1,765      | (3,448)   |
| Gain on repurchase of subordinated notes                                                    | (604)      | 0         |
| Net change in assets and liabilities which provide (use) cash:                              |            |           |
| Securities borrowed                                                                         | (17,114)   | 37,915    |
| Customer, broker-dealer and clearing receivables                                            | (22,746)   | 88,651    |
| Other Assets                                                                                | 4,243      | (86,716)  |
| Securities loaned                                                                           | 21,706     | (43,386)  |
| Customer, broker-dealer and clearing payables                                               | 14,858     | (103,562) |
| Accounts payable and other liabilities                                                      | (40,295)   | 29,130    |
| Net cash provided by operating activities                                                   | 70,788     | 34,187    |
| CASH FLOWS FROM INVESTING ACTIVITIES:                                                       |            |           |
| Purchases of available-for-sale securities                                                  | (16,000)   | (4,796)   |
| Proceeds from sale and repayment of available-for-sale securities                           | 21,564     | 718       |
| Purchase of stock of regulatory agencies                                                    | (12,446)   | 0         |
| Net change in loans held for investment                                                     | (48,333)   | (444,421) |
| Proceeds from sale of loans originally classified as held for investment                    | 27,800     | 0         |
| Proceeds from sale of other real estate owned and repossessed assets                        | 2,202      | 918       |

|                                                                                                        |           |           |
|--------------------------------------------------------------------------------------------------------|-----------|-----------|
| <a href="#">Purchase of loans and leases, net of discounts and premiums</a>                            | 0         | (51,892)  |
| <a href="#">Purchases of furniture, equipment, software and intangibles</a>                            | (17,770)  | (6,492)   |
| <a href="#">Purchases of other investments</a>                                                         | (2,558)   | (910)     |
| <a href="#">Distributions received from other investments</a>                                          | 0         | 593       |
| <a href="#">Net cash used in investing activities</a>                                                  | (45,541)  | (506,282) |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>                                                           |           |           |
| <a href="#">Net increase in deposits</a>                                                               | 614,112   | 442,633   |
| <a href="#">Net (repayment) proceeds of other borrowings</a>                                           | 0         | 85,700    |
| <a href="#">Payments related to settlement of restricted stock units</a>                               | (9,476)   | (6,083)   |
| <a href="#">Purchase of treasury stock</a>                                                             | 0         | (18,472)  |
| <a href="#">Repurchase of subordinated notes</a>                                                       | (11,803)  | 0         |
| <a href="#">Net cash provided by financing activities</a>                                              | 592,833   | 503,778   |
| <b>NET CHANGE IN CASH, CASH EQUIVALENTS AND RESTRICTED CASH</b>                                        | 618,080   | 31,683    |
| <b>CASH, CASH EQUIVALENTS AND RESTRICTED CASH—Beginning of year</b>                                    | 2,185,776 | 2,382,086 |
| <b>CASH, CASH EQUIVALENTS AND RESTRICTED CASH—End of period</b>                                        | 2,803,856 | 2,413,769 |
| <b>SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:</b>                                               |           |           |
| <a href="#">Interest paid on interest-bearing liabilities</a>                                          | 192,306   | 152,359   |
| <a href="#">Income taxes paid</a>                                                                      | 40,158    | 52,664    |
| <a href="#">Transfers to other real estate and repossessed vehicles from loans held for investment</a> | 585       | 1,847     |
| <a href="#">Transfers from loans held for investment to loans held for sale</a>                        | 28,140    | 2,783     |
| <a href="#">Operating lease liabilities from obtaining right of use assets</a>                         | \$ 212    | \$ 0      |

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**SUMMARY OF  
SIGNIFICANT  
ACCOUNTING  
POLICIES**  
**[Accounting Policies](#)**  
**[\[Abstract\]](#)**  
**[SUMMARY OF  
SIGNIFICANT  
ACCOUNTING  
POLICIES](#)**

**3 Months Ended**  
**Sep. 30, 2024**

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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| <b><i>Basis of Presentation</i></b> <p>The condensed consolidated financial statements include the accounts of Axos Financial, Inc. and its wholly owned subsidiaries (“Axos” or the “Company”). Axos Bank (the “Bank”), its wholly owned subsidiaries, and the activities of two lending-related trust entities constitute the Banking Business Segment, and Axos Securities, LLC and its wholly owned subsidiaries constitute the Securities Business Segment. All significant intercompany balances and transactions have been eliminated in consolidation. The Notes to the Condensed Consolidated Financial Statements are an integral part of the Company’s financial statements. On December 7, 2023, the Company acquired from the Federal Deposit Insurance Corporation (“FDIC”) two loan portfolios with an aggregate unpaid principal balance of \$1.3 billion at a 37% discount to par. For additional information on the “FDIC Loan Purchase,” see Note 2—“<i>Acquisitions</i>” in the Company’s Annual Report on Form 10-K for the fiscal year ended June 30, 2024 (“2024 Form 10-K”) filed with the Securities and Exchange Commission (“SEC”).</p> <p>The accompanying interim condensed consolidated financial statements, presented in accordance with accounting principles generally accepted in the United States of America (“GAAP”), are unaudited and reflect all adjustments which, in the opinion of management, are necessary for a fair statement of financial condition and results of operations for the interim periods. All adjustments are of a normal and recurring nature. Certain amounts reported in prior periods have been reclassified to conform with the current presentation. Results for the three months ended September 30, 2024 are not necessarily indicative of results that may be expected for any other interim period or for the year as a whole. Certain information and note disclosures normally included in the audited annual financial statements prepared in accordance with GAAP have been condensed or not repeated herein pursuant to the rules and regulations of the SEC with respect to interim financial reporting. The accompanying unaudited condensed consolidated financial statements should be read in conjunction with the audited consolidated financial statements and accompanying notes for the year ended June 30, 2024 included in the 2024 Form 10-K.</p> <b><i>Significant Accounting Policies</i></b> <p>For further information regarding the Company’s significant accounting policies, see Note 1—“<i>Organizations and Summary of Significant Accounting Policies</i>” in the 2024 Form 10-K. During the three months ended September 30, 2024, there were no significant updates to the Company’s significant accounting policies, other than as noted below and the adoption of the accounting standards noted herein.</p> <b><i>Stock of Regulatory Agencies.</i></b> The Bank is a member of the Federal Home Loan Bank (“FHLB”) system and the Federal Reserve System (the “Federal Reserve”). FHLB members are required to own a certain amount of FHLB stock based on the level of borrowings and other factors while Federal Reserve members are required to own a certain amount of Federal Reserve Bank stock based on the member’s equity capital and surplus. FHLB and Federal Reserve Bank stock is carried at cost, classified as a restricted security, and periodically evaluated for impairment based on ultimate recovery of par value. Axos Securities, LLC is a member of the Depository Trust & Clearing Corporation (“DTCC”), a financial services company providing clearing and settlement services to the financial markets. Members are required to own a certain amount of DTCC stock based on the clearing levels and other factors. DTCC stock is valued based on information provided by the DTCC, classified as a restricted security, and periodically evaluated for impairment based on the ultimate recovery of carrying value. <b><i>Comprehensive Income.</i></b> Comprehensive income consists of net income and other comprehensive income (“OCI”). OCI includes unrealized gains and losses on available-for-sale securities and gains and losses on derivatives in designated cash flow hedge accounting relationships. <b><i>Derivatives.</i></b> Commitments to fund mortgage loans (interest rate locks) to be sold into the secondary market and forward commitments for the future delivery of these mortgage loans are accounted for as <i>stand</i> standing derivatives. The Company enters into forward commitments for the future delivery of mortgage loans when interest rate locks are entered into, in order to economically hedge the change in interest rates resulting from its commitments to fund the loans. Changes in the fair values of these derivatives are included in “Mortgage banking income” on the Consolidated Statements of Income. <p>The Company makes markets in interest rate swap and cap derivatives to facilitate customer demand. The Company enters into offsetting derivative transactions to offset its interest rate risk associated with this customer transaction activity. The Company acquired as part of the FDIC Loan Purchase certain customer-facing interest rate derivatives and related market-facing derivatives which offset the Company’s interest rate risk. For additional information on these derivatives see Note 2—</p> <p>“<i>Acquisitions</i>” in the 2024 Form 10-K and Note 5— “<i>Derivatives.</i>” Changes in the fair values of these derivatives, and related fees, are included in “Banking and service fees” on the Consolidated Statements of Income.</p> <p>Derivative assets and liabilities are not subject to any counterparty netting and are presented at fair value on a gross basis in “Other assets” and “Accounts payable and other liabilities”, respectively, in the Consolidated Balance Sheets and cash flows related to derivative assets and liabilities are presented in “Net change in assets and liabilities which provide (use) cash - Other Assets” and “Net change in assets and liabilities which provide (use) cash - Accounts payable and other liabilities,” respectively, in the Consolidated Statements of Cash Flows.</p> |  |
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| <p>The Company applies hedge accounting to certain derivative instruments for interest rate risk management purposes. The Company uses such derivative instruments to hedge forecasted variable cash flows from floating-rate deposits. For designated cash flow hedges, changes in the fair value of the derivatives are initially recorded in OCI and subsequently recognized in earnings once the hedged item affects earnings. Derivative gains and losses reclassified to earnings are recognized in interest expense on the condensed Consolidated Statements of Income, consistent with the hedged floating-rate deposits.</p> <p>Hedge accounting relationships, including the associated risk management objective and strategy, are formally documented at inception. Additionally, the effectiveness of hedge accounting relationships is monitored throughout the duration of the hedge period. Hedge accounting treatment is discontinued either when the derivative is terminated, when it is determined that a derivative is not expected to be, or has ceased to be, effective as a hedge or if the Company removes the cash flow hedge designation. If a hedge accounting relationship is terminated and the original hedged transaction remains probable to occur, the amount in accumulated other comprehensive income is recognized in earnings on a straight-line basis over the remaining term of the derivative. If the original hedged transaction no longer remains probable to occur, any amount in accumulated other comprehensive income is immediately recognized in income.</p> <b><i>New Accounting Standards</i></b> <p><i>Recently Adopted Accounting Standards</i></p> <p>On July 1, 2024, the Company adopted Accounting Standards Update (“ASU”) 2023-02 which permits an election, if certain conditions are met, to account for tax equity investments using the proportional amortization method, which was previously limited to low-income housing tax credit (“LIHTC”) investments. As the Company’s tax equity investments solely comprise LIHTC investments accounted for under the proportional amortization method, there was no impact on its financial condition or results of operations upon adoption. For additional information on the Company’s LIHTC investments, see Note 12 – “<i>Other Assets.</i>”</p> <p><i>Accounting Standards Issued But Not Yet Adopted</i></p> <p>In November 2023, the Financial Accounting Standards Board (“FASB”) issued ASU 2023-07 which requires disclosure of significant business segment expenses and a description of the composition of other segment expenses by business segment. The ASU also requires disclosure of the title and position of the chief operating decision maker and an explanation of how the chief operating decision maker uses the reported measures of segment profit or loss in assessing segment performance and deciding how to allocate resources. This standard is effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. The Company does not expect any impact on its financial condition or results of operations upon adoption.</p> |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |
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| <p>In December 2023, the FASB issued ASU 2023-09 which requires further granularity on the disclosure of income taxes, including:</p> <ul style="list-style-type: none"><li>• Certain prescribed line items in the income tax rate reconciliation presented both in dollar and percentage terms;</li><li>• Income taxes paid, income before income taxes and income taxes disaggregated by federal, state and foreign taxes; and</li><li>• Further disaggregation of income taxes paid by any individual jurisdiction equal to or exceeding five percent of total income taxes paid.</li></ul> <p>This standard is effective for fiscal years beginning after December 15, 2024. The Company does not expect any impact on its financial condition or results of operations upon adoption.</p> |  |
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**FAIR VALUE**  
**[Fair Value](#)**  
**[Disclosures](#)**  
**[\[Abstract\]](#)**  
**[FAIR VALUE](#)**

**3 Months Ended**  
**Sep. 30, 2024**

|                                                                                                                                                                                                                                                                                                                 |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| FAIR VALUE                                                                                                                                                                                                                                                                                                      |  |
| <p>The following tables set forth the Company’s financial assets and liabilities measured at fair value on a recurring basis at September 30, 2024 and June 30, 2024. Assets and liabilities are classified in their entirety based on the lowest level of input significant to the fair value measurement:</p> |  |



|                                                               | September 30, 2024                                     |                                                    |            |  |
|---------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------|------------|--|
|                                                               | Significant Other<br>Observable<br>Inputs<br>(Level 2) | Significant<br>Unobservable<br>Inputs<br>(Level 3) | Total      |  |
| <b>(Dollars in thousands)</b>                                 |                                                        |                                                    |            |  |
| <b>ASSETS:</b>                                                |                                                        |                                                    |            |  |
| Trading securities                                            | \$ 594                                                 | \$ —                                               | \$ 594     |  |
| Available-for-sale securities:                                |                                                        |                                                    |            |  |
| Agency MBS                                                    | 43,120                                                 | —                                                  | 43,120     |  |
| Non-Agency MBS                                                | —                                                      | 91,309                                             | 91,309     |  |
| Municipal                                                     | 3,567                                                  | —                                                  | 3,567      |  |
| Total—Available-for-sale securities:                          | \$ 46,687                                              | \$ 91,309                                          | \$ 137,996 |  |
| Loans held for sale                                           | \$ 14,566                                              | —                                                  | \$ 14,566  |  |
| Servicing rights                                              | \$ —                                                   | 27,335                                             | \$ 27,335  |  |
| Other assets—Derivative instruments                           | \$ 66,172                                              | —                                                  | \$ 66,172  |  |
| <b>LIABILITIES:</b>                                           |                                                        |                                                    |            |  |
| Accounts payable and other liabilities—Derivative instruments | \$ 63,225                                              | \$ —                                               | \$ 63,225  |  |

|                                                               | June 30, 2024                                          |                                                    |            |
|---------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------|------------|
|                                                               | Significant Other<br>Observable<br>Inputs<br>(Level 2) | Significant<br>Unobservable<br>Inputs<br>(Level 3) | Total      |
| (Dollars in thousands)                                        |                                                        |                                                    |            |
| ASSETS:                                                       |                                                        |                                                    |            |
| Trading securities                                            | \$ 353                                                 | \$ —                                               | \$ 353     |
| Available-for-sale securities:                                |                                                        |                                                    |            |
| Agency MBS                                                    | 27,259                                                 | —                                                  | 27,259     |
| Non-Agency MBS                                                | —                                                      | 110,928                                            | 110,928    |
| Municipal                                                     | 3,424                                                  | —                                                  | 3,424      |
| Total—Available-for-sale securities:                          | \$ 30,683                                              | \$ 110,928                                         | \$ 141,611 |
| Loans held for sale                                           | \$ 16,482                                              | \$ —                                               | \$ 16,482  |
| Servicing rights                                              | \$ —                                                   | 28,924                                             | \$ 28,924  |
| Other assets—Derivative instruments                           | \$ 106,796                                             | \$ —                                               | \$ 106,796 |
| LIABILITIES:                                                  |                                                        |                                                    |            |
| Accounts payable and other liabilities—Derivative instruments | \$ 102,949                                             | \$ —                                               | \$ 102,949 |

The following tables present additional information about assets measured at fair value on a recurring basis and for which the Company has utilized Level 3 inputs to determine fair value:

|                                                                                                                             | For the Three Months Ended<br>September 30, 2024 |          |                               |         |    |          |
|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|----------|-------------------------------|---------|----|----------|
|                                                                                                                             | Available-for-sale Securities:<br>Non-Agency MBS |          | Servicing Rights <sup>1</sup> | Total   |    |          |
| <i>(Dollars in thousands)</i>                                                                                               |                                                  |          |                               |         |    |          |
| Opening Balance                                                                                                             | \$                                               | 110,928  | \$                            | 28,924  | \$ | 139,852  |
| Total gains or losses for the period:                                                                                       |                                                  |          |                               |         |    |          |
| Included in earnings—Mortgage banking and servicing rights income                                                           |                                                  | —        |                               | (1,852) |    | (1,852)  |
| Included in other comprehensive income                                                                                      |                                                  | 782      |                               | —       |    | 782      |
| Purchases, retentions, issues, sales and settlements:                                                                       |                                                  |          |                               |         |    |          |
| Purchases/Retentions                                                                                                        |                                                  | —        |                               | 263     |    | 263      |
| Settlements                                                                                                                 |                                                  | (20,401) |                               | —       |    | (20,401) |
| Closing balance                                                                                                             | \$                                               | 91,309   | \$                            | 27,335  | \$ | 118,644  |
| Change in unrealized gains or losses for the period included in earnings for assets held at the end of the reporting period | \$                                               | —        | \$                            | (1,852) | \$ | (1,852)  |

<sup>1</sup> Earnings from servicing rights were attributable to: time and payoffs, representing a decrease in servicing rights value due to passage of time, including the impact from both regularly scheduled loan principal payments and loans that were paid down or paid off during the period of \$0.2 million for the three months ended September 30, 2024 and a decrease in servicing rights value resulting from market-driven changes in interest rates of \$1.6 million for the three months ended September 30, 2024. Additions to servicing rights were related to purchases and servicing rights retained upon sale of loans held for sale.

|                                                                                                                             | For the Three Months Ended<br>September 30, 2023 |                   |            |  |
|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|-------------------|------------|--|
| (Dollars in thousands)                                                                                                      | Available-for-sale Securities:<br>Non-Agency MBS | Servicing Rights¹ | Total      |  |
| Opening Balance                                                                                                             | \$ 205,005                                       | \$ 25,443         | \$ 230,448 |  |
| Total gains or losses for the period:                                                                                       |                                                  |                   |            |  |
| Included in earnings—Mortgage banking and servicing rights income                                                           | —                                                | 1,858             | 1,858      |  |
| Included in other comprehensive income                                                                                      | 1,316                                            | —                 | 1,316      |  |
| Purchases, retentions, issues, sales and settlements:                                                                       |                                                  |                   |            |  |
| Purchases/Retentions                                                                                                        | —                                                | 2,037             | 2,037      |  |
| Settlements                                                                                                                 | (245)                                            | —                 | (245)      |  |
| Closing balance                                                                                                             | \$ 206,076                                       | \$ 29,338         | \$ 235,414 |  |
| Change in unrealized gains or losses for the period included in earnings for assets held at the end of the reporting period | \$ —                                             | \$ 1,858          | \$ 1,858   |  |

<sup>1</sup> Earnings from servicing rights were attributable to: time and payoffs, representing a decrease in servicing rights value due to passage of time, including the impact from both regularly scheduled loan principal payments and loans that were paid down or paid off during the period of \$0.2 million for the three months ended September 30, 2023, and an increase in servicing rights value resulting from market-driven changes in interest rates of \$2.1 million for the three months ended September 30, 2023. Additions to servicing rights were related to purchases and servicing rights retained upon sale of loans held for sale.

The table below summarizes the quantitative information about Level 3 fair value measurements:

|                                               | September 30, 2024 |                      |                                                                                                                                                             |                                                                                                                   |
|-----------------------------------------------|--------------------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
|                                               | Fair Value         | Valuation Technique  | Unobservable Input                                                                                                                                          | Range (Weighted Average) <sup>1</sup>                                                                             |
| <b>(Dollars in thousands)</b>                 |                    |                      |                                                                                                                                                             |                                                                                                                   |
| Available-for-sale securities: Non-Agency MBS | \$ 91,309          | Discounted Cash Flow | Projected Constant Prepayment Rate,<br>Projected Constant Default Rate,<br>Projected Loss Severity,<br>Discount Rate over SOFR Swaps,<br>Credit Enhancement | 0.0 to 69.6% (34.5%)<br>0.0 to 3.5% (2.6%)<br>0.0 to 68.9% (32.6%)<br>2.5 to 4.9% (2.6%)<br>0.0 to 64.3% (26.1%)  |
| Servicing Rights                              | \$ 27,335          | Discounted Cash Flow | Projected Constant Prepayment Rate,<br>Life (in years),<br>Discount Rate                                                                                    | 5.2 to 24.2% (10.9%)<br>2.4 to 11.1 (8.3)<br>9.5 to 11.2% (9.8%)                                                  |
|                                               | June 30, 2024      |                      |                                                                                                                                                             |                                                                                                                   |
|                                               | Fair Value         | Valuation Technique  | Unobservable Input                                                                                                                                          | Range (Weighted Average) <sup>1</sup>                                                                             |
| <b>(Dollars in thousands)</b>                 |                    |                      |                                                                                                                                                             |                                                                                                                   |
| Available-for-sale securities: Non-Agency MBS | \$ 110,928         | Discounted Cash Flow | Projected Constant Prepayment Rate,<br>Projected Constant Default Rate,<br>Projected Loss Severity,<br>Discount Rate over SOFR Swaps,<br>Credit Enhancement | 0.0 to 72.1% (38.0%)<br>0.0 to 13.7% (2.8%)<br>0.0 to 68.9% (32.9%)<br>2.5 to 4.9% (2.5%)<br>0.0 to 64.9% (22.8%) |
| Servicing Rights                              | \$ 28,924          | Discounted Cash Flow | Projected Constant Prepayment Rate,<br>Life (in years),<br>Discount Rate                                                                                    | 5.5 to 95.2% (11.8%)<br>0.4 to 14.9 (7.9)<br>9.5 to 11.2% (9.8%)                                                  |

<sup>1</sup> The weighted average for Available-for-sale securities: Non-agency MBS is based on the relative fair value of the securities and for Servicing Rights is based on the relative unpaid principal of the loans being serviced.

For non-agency mortgage-backed securities, significant increases (decreases) in any of those inputs in isolation would result in a significantly lower (higher) fair value measurement. Generally, a change in the assumption used for the probability of default is accompanied by a directionally similar change in the assumption used for the projected loss severity and a directionally opposite change in the assumption used for projected prepayment rates. For servicing rights, significant increases in projected prepayment rates or discount rates in isolation would result in a significantly lower fair value measurement, while a significant increase in expected life in isolation would result in a significantly higher fair value measurement. Generally, a change in the projected prepayment rates is accompanied by a directionally opposite change in expected life.

The aggregate fair value of loans held for sale, carried at fair value, the contractual balance (including accrued interest), and the unrealized gain were:

|                               | September 30, 2024 |        | June 30, 2024 |        |
|-------------------------------|--------------------|--------|---------------|--------|
| <i>(Dollars in thousands)</i> |                    |        |               |        |
| Aggregate fair value          | \$                 | 14,566 | \$            | 16,482 |
| Contractual balance           |                    | 13,977 |               | 15,966 |
| Unrealized gain               | \$                 | 589    | \$            | 516    |

The total interest income and amount of gains and losses from changes in fair value included in earnings for loans held for sale were:

|                               | September 30, |        | 2023 |  |
|-------------------------------|---------------|--------|------|--|
|                               | 2024          |        | 2023 |  |
| <b>(Dollars in thousands)</b> |               |        |      |  |
| Interest income               | \$ 288        | \$ 189 |      |  |
| Change in fair value          | 17            | (129)  |      |  |
| Total                         | \$ 305        | \$ 60  |      |  |

## Fair Value of Financial Instruments

Carrying amounts and estimated fair values of financial instruments at September 30, 2024 and June 30, 2024 were:

|                                                                 | September 30, 2024 |              |            |            |      |                  |
|-----------------------------------------------------------------|--------------------|--------------|------------|------------|------|------------------|
|                                                                 | Carrying<br>Amount | Fair Value   |            |            |      | Total Fair Value |
|                                                                 |                    | Level 1      | Level 2    | Level 3    |      |                  |
| <b>(Dollars in thousands)</b>                                   |                    |              |            |            |      |                  |
| Financial assets:                                               |                    |              |            |            |      |                  |
| Cash, cash equivalents and restricted cash                      | \$ 2,803,856       | \$ 2,803,856 | \$ —       | \$ —       | \$ — | 2,803,856        |
| Trading securities                                              | 594                | —            | 594        | —          | —    | 594              |
| Available-for-sale securities                                   | 137,996            | —            | 46,687     | 91,309     | —    | 137,996          |
| Stock of regulatory agencies                                    | 34,417             | —            | 34,417     | —          | —    | 34,417           |
| Loans held for sale, at fair value                              | 14,566             | —            | 14,566     | —          | —    | 14,566           |
| Loans held for investment—net                                   | 19,280,609         | —            | —          | 19,563,846 | —    | 19,563,846       |
| Securities borrowed                                             | 84,326             | —            | —          | 83,501     | —    | 83,501           |
| Customer, broker-dealer and clearing receivables                | 262,774            | —            | —          | 261,163    | —    | 261,163          |
| Servicing rights                                                | 27,335             | —            | —          | 27,335     | —    | 27,335           |
| Other assets - derivative instruments                           | 66,172             | —            | 66,172     | —          | —    | 66,172           |
| Financial liabilities:                                          |                    |              |            |            |      |                  |
| Total deposits                                                  | 19,973,329         | —            | 19,743,134 | —          | —    | 19,743,134       |
| Advances from the Federal Home Loan Bank                        | 90,000             | —            | 86,700     | —          | —    | 86,700           |
| Borrowings, subordinated notes and debentures                   | 313,519            | —            | 285,114    | —          | —    | 285,114          |
| Securities loaned                                               | 95,883             | —            | —          | 95,398     | —    | 95,398           |
| Customer, broker-dealer and clearing payables                   | 315,985            | —            | —          | 315,985    | —    | 315,985          |
| Accounts payable and other liabilities - derivative instruments | 63,225             | —            | 63,225     | —          | —    | 63,225           |

|                                                                 | June 30, 2024   |              |            |            |                  |
|-----------------------------------------------------------------|-----------------|--------------|------------|------------|------------------|
|                                                                 | Fair Value      |              |            |            |                  |
| (Dollars in thousands)                                          | Carrying Amount | Level 1      | Level 2    | Level 3    | Total Fair Value |
| Financial assets:                                               |                 |              |            |            |                  |
| Cash, cash equivalents and restricted cash                      | \$ 2,185,776    | \$ 2,185,776 | \$ —       | \$ —       | \$ 2,185,776     |
| Trading securities                                              | 353             | —            | 353        | —          | 353              |
| Available-for-sale securities                                   | 141,611         | —            | 30,683     | 110,928    | 141,611          |
| Stock of regulatory agencies                                    | 21,957          | —            | 21,957     | —          | 21,957           |
| Loans held for sale, at fair value                              | 16,482          | —            | 16,482     | —          | 16,482           |
| Loans held for investment—net                                   | 19,231,385      | —            | —          | 19,209,442 | 19,209,442       |
| Securities borrowed                                             | 67,212          | —            | —          | 71,480     | 71,480           |
| Customer, broker-dealer and clearing receivables                | 240,028         | —            | —          | 249,317    | 249,317          |
| Servicing rights                                                | 28,924          | —            | —          | 28,924     | 28,924           |
| Other assets - derivative instruments                           | 106,796         | —            | 106,796    | —          | 106,796          |
| Financial liabilities:                                          |                 |              |            |            |                  |
| Total deposits                                                  | 19,359,217      | —            | 19,217,281 | —          | 19,217,281       |
| Advances from the Federal Home Loan Bank                        | 90,000          | —            | 84,201     | —          | 84,201           |
| Borrowings, subordinated notes and debentures                   | 325,679         | —            | 302,487    | —          | 302,487          |
| Securities loaned                                               | 74,177          | —            | —          | 74,021     | 74,021           |
| Customer, broker-dealer and clearing payables                   | 301,127         | —            | —          | 301,127    | 301,127          |
| Accounts payable and other liabilities - derivative instruments | 102,949         | —            | 102,949    | —          | 102,949          |

The carrying amount represents the estimated fair value for cash, cash equivalents and restricted cash, stock of regulatory agencies, interest bearing deposits, accrued interest receivable and payable, demand deposits, short-term debt, and variable rate loans or deposits that reprice frequently and fully. For fixed rate loans, deposits, borrowings or subordinated debt and for variable rate loans, deposits, borrowings or subordinated debt with infrequent repricing or repricing limits, fair value is based on discounted cash flows using current market rates applied to the estimated life and credit risk. A discussion of the methods of valuing trading securities, available-for-sale securities, loans held for sale and derivatives can be found in Note 3—“Fair Value” in the 2024 Form 10-K. The fair value of off-balance sheet items is not considered material.

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AVAILABLE-FOR-SALE SECURITIES

[Investments, Debt and Equity Securities \[Abstract\]](#)

AVAILABLE-FOR-SALE SECURITIES

The amortized cost and fair value of available-for-sale securities were:

|                                     | September 30, 2024 |                  |                   |            |
|-------------------------------------|--------------------|------------------|-------------------|------------|
|                                     | Amortized Cost     | Unrealized Gains | Unrealized Losses | Fair Value |
| (Dollars in thousands)              |                    |                  |                   |            |
| Mortgage-backed securities (MBS):   |                    |                  |                   |            |
| Agency <sup>1</sup>                 | \$ 44,702          | \$ 359           | \$ (1,941)        | \$ 43,120  |
| Non-agency <sup>2</sup>             | 90,258             | 1,295            | (244)             | 91,309     |
| Total mortgage-backed securities    | 134,960            | 1,654            | (2,185)           | 134,429    |
| Municipal                           | 3,822              | —                | (255)             | 3,567      |
| Total available-for-sale securities | \$ 138,782         | \$ 1,654         | \$ (2,440)        | \$ 137,996 |

|                                     | June 30, 2024  |                  |                   |            |
|-------------------------------------|----------------|------------------|-------------------|------------|
|                                     | Amortized Cost | Unrealized Gains | Unrealized Losses | Fair Value |
| (Dollars in thousands)              |                |                  |                   |            |
| Mortgage-backed securities (MBS):   |                |                  |                   |            |
| Agency <sup>1</sup>                 | \$ 29,835      | \$ 83            | \$ (2,659)        | \$ 27,259  |
| Non-agency <sup>2</sup>             | 110,658        | 838              | (568)             | 110,928    |
| Total mortgage-backed securities    | 140,493        | 921              | (3,227)           | 138,187    |
| Municipal                           | 3,788          | —                | (364)             | 3,424      |
| Total available-for-sale securities | \$ 144,281     | \$ 921           | \$ (3,591)        | \$ 141,611 |

<sup>1</sup> Includes securities guaranteed by Ginnie Mae, a U.S. government agency, and the government sponsored enterprises Fannie Mae and Freddie Mac.

<sup>2</sup> Private sponsors of securities collateralized primarily by first-lien mortgage loans on commercial properties or by pools of 1-4 family residential first mortgages. Primarily super senior securities secured by prime, Alt-A or pay-option ARM mortgages.

The Company evaluates available-for-sale securities in an unrealized loss position based on an analysis of a number of factors, including, but not limited to: (1) the credit characteristics of the securities, such as the forecasted cash flows, credit ratings, credit enhancement, and government agency or government sponsored enterprise backing, as applicable, and (2) whether the Company intends to sell or will be required to sell any of the securities before recovering the amortized cost basis. Based on its analysis, the Company determined the unrealized losses on available-for-sale securities are primarily driven by the increase in interest rates since the securities were purchased and, accordingly, no credit losses were recognized on available-for-sale securities in the three months ended September 30, 2024 and September 30, 2023. There was no amount in the allowance for credit losses for available-for-sale securities at September 30, 2024 and June 30, 2024.

The face amounts of available-for-sale securities pledged to secure borrowings were \$0.8 million as of September 30, 2024 and June 30, 2024.

There were no sales of available-for-sale securities during the three months ended September 30, 2024 and September 30, 2023.

Securities with unrealized losses, aggregated by investment category and length of time that individual securities have been in a continuous unrealized loss position, were:

|                                     | September 30, 2024                                 |                         |                     |                         |            |                         |
|-------------------------------------|----------------------------------------------------|-------------------------|---------------------|-------------------------|------------|-------------------------|
|                                     | Available-for-sale securities in loss position for |                         |                     |                         |            |                         |
|                                     | Less Than 12 Months                                |                         | More Than 12 Months |                         | Total      |                         |
|                                     | Fair Value                                         | Gross Unrealized Losses | Fair Value          | Gross Unrealized Losses | Fair Value | Gross Unrealized Losses |
| (Dollars in thousands)              |                                                    |                         |                     |                         |            |                         |
| MBS:                                |                                                    |                         |                     |                         |            |                         |
| Agency                              | \$ 15,991                                          | \$ (8)                  | \$ 18,741           | \$ (1,933)              | \$ 34,732  | \$ (1,941)              |
| Non-agency                          | —                                                  | —                       | 58,565              | (244)                   | 58,565     | (244)                   |
| Total MBS                           | 15,991                                             | (8)                     | 77,306              | (2,177)                 | 93,297     | (2,185)                 |
| Municipal                           | —                                                  | —                       | 3,567               | (255)                   | 3,567      | (255)                   |
| Total available-for-sale securities | \$ 15,991                                          | \$ (8)                  | \$ 80,873           | \$ (2,432)              | \$ 96,864  | \$ (2,440)              |
|                                     | June 30, 2024                                      |                         |                     |                         |            |                         |
|                                     | Available-for-sale securities in loss position for |                         |                     |                         |            |                         |
|                                     | Less Than 12 Months                                |                         | More Than 12 Months |                         | Total      |                         |
|                                     | Fair Value                                         | Gross Unrealized Losses | Fair Value          | Gross Unrealized Losses | Fair Value | Gross Unrealized Losses |
| (Dollars in thousands)              |                                                    |                         |                     |                         |            |                         |
| MBS:                                |                                                    |                         |                     |                         |            |                         |
| Agency                              | \$ 2,644                                           | \$ (31)                 | \$ 19,298           | \$ (2,628)              | \$ 21,942  | \$ (2,659)              |
| Non-agency                          | 15                                                 | —                       | 78,364              | (568)                   | 78,379     | (568)                   |
| Total MBS                           | 2,659                                              | (31)                    | 97,662              | (3,196)                 | 100,321    | (3,227)                 |
| Municipal                           | —                                                  | —                       | 3,424               | (364)                   | 3,424      | (364)                   |
| Total available-for-sale securities | \$ 2,659                                           | \$ (31)                 | \$ 101,086          | \$ (3,560)              | \$ 103,745 | \$ (3,591)              |

The following table sets forth the expected maturity distribution of our mortgage-backed securities, which is based on assumed prepayment rates, and the maturity distribution of our non-MBS, which is based on the contractual maturity:

|                                   | As of September 30, 2024 |                     |                                     |                                     |                     |
|-----------------------------------|--------------------------|---------------------|-------------------------------------|-------------------------------------|---------------------|
|                                   | Total Amount             | Due Within One Year | Due after One but within Five Years | Due after Five but within Ten Years | Due After Ten Years |
| (Dollars in thousands)            |                          |                     |                                     |                                     |                     |
| MBS:                              |                          |                     |                                     |                                     |                     |
| Agency                            | \$ 44,702                | \$ 10,367           | \$ 25,954                           | \$ 6,323                            | \$ 2,058            |
| Non-Agency                        | 90,258                   | 86,452              | 1,817                               | 1,389                               | 600                 |
| Total MBS                         | 134,960                  | 96,819              | 27,771                              | 7,712                               | 2,658               |
| Municipal                         | 3,822                    | —                   | —                                   | —                                   | 3,822               |
| Available-for-sale—Amortized cost | 138,782                  | 96,819              | 27,771                              | 7,712                               | 6,480               |
| Available-for-sale—Fair value     | 137,996                  | 96,543              | 27,421                              | 7,735                               | 6,297               |

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LOANS & ALLOWANCE FOR CREDIT LOSSES

[Receivables \[Abstract\]](#)

LOANS & ALLOWANCE FOR CREDIT LOSSES

The Company categorizes the loan portfolio into five segments: Single Family - Mortgage & Warehouse, Multifamily and Commercial Mortgage, Commercial Real Estate, Commercial & Industrial - Non Real Estate (“Non-RE”) and Auto & Consumer. For further detail of the segments of the Company’s loan portfolio, see Note 1—“Organizations and Summary of Significant Accounting Policies” in the 2024 Form 10-K.

The following table sets forth the composition of the loan portfolio:

|                                                  | September 30, 2024 |            | June 30, 2024 |            |
|--------------------------------------------------|--------------------|------------|---------------|------------|
|                                                  |                    |            |               |            |
| (Dollars in thousands)                           |                    |            |               |            |
| Single Family - Mortgage & Warehouse             | \$                 | 4,151,583  | \$            | 4,178,832  |
| Multifamily and Commercial Mortgage <sup>1</sup> |                    | 3,647,469  |               | 3,861,931  |
| Commercial Real Estate <sup>1</sup>              |                    | 6,256,265  |               | 6,088,622  |
| Commercial & Industrial - Non-RE                 |                    | 5,354,752  |               | 5,241,766  |
| Auto & Consumer                                  |                    | 415,765    |               | 431,660    |
| Total gross loans                                |                    | 19,825,834 |               | 19,802,811 |
| Allowance for credit losses - loans              |                    | (263,854)  |               | (260,542)  |
| Unaccrued premiums (discounts) and loan fees     |                    | (281,371)  |               | (310,884)  |
| Total net loans                                  | \$                 | 19,280,609 | \$            | 19,231,385 |

<sup>1</sup> Includes purchased credit deteriorated (“PCD”) loans of \$282.6 million and \$284.0 million in Multifamily and Commercial Mortgage and \$44.5 million and \$44.5 million in Commercial Real Estate as of September 30, 2024 and June 30, 2024, respectively. For further detail on PCD loans, see Note 1—“Organizations and Summary of Significant Accounting Policies” in the 2024 Form 10-K.

Accrued interest receivable on loans held for investments totaled \$120.1 million and \$119.8 million as of September 30, 2024 and June 30, 2024, respectively.

At September 30, 2024 and June 30, 2024, the Company has pledged certain loans totaling \$4,680.7 million and \$4,942.8 million, respectively, to the FHLB and \$8,194.2 million and \$8,197.2 million, respectively, to the Federal Reserve Bank of San Francisco (“FRBSF”).

The following table presents loan-to-value (“LTV”) for the Company’s real estate loans outstanding as of September 30, 2024:

|                      | Total Real Estate Loans | Single Family - Mortgage & Warehouse | Multifamily and Commercial Mortgage | Commercial Real Estate |  |
|----------------------|-------------------------|--------------------------------------|-------------------------------------|------------------------|--|
| Weighted-Average LTV | 47.9 %                  | 55.8 %                               | 52.1 %                              | 40.1 %                 |  |
| Median LTV           | 52.0 %                  | 54.0 %                               | 50.0 %                              | 43.5 %                 |  |

The Company's effective weighted-average LTV was 50.9% for loans within its real estate portfolio originated during the three months ended September 30, 2024.

The following table presents the components of the provision for credit losses:

|                                                            | September 30, |          |
|------------------------------------------------------------|---------------|----------|
| (Dollars in thousands)                                     | 2024          | 2023     |
| Provision for credit losses - loans                        | \$ 11,500     | \$ 5,750 |
| Provision for credit losses - unfunded lending commitments | 2,500         | 1,250    |
| Total provision for credit losses                          | \$ 14,000     | \$ 7,000 |

The following tables summarize activity in the allowance for credit losses - loans by portfolio segment:

|                                               | For the Three Months Ended September 30, 2024 |                                     |                        |                                  |                 |  |            |
|-----------------------------------------------|-----------------------------------------------|-------------------------------------|------------------------|----------------------------------|-----------------|--|------------|
| (Dollars in thousands)                        | Single Family-Mortgage & Warehouse            | Multifamily and Commercial Mortgage | Commercial Real Estate | Commercial & Industrial - Non-RE | Auto & Consumer |  | Total      |
| Balance at July 1, 2024                       | \$ 16,943                                     | \$ 70,771                           | \$ 87,780              | \$ 76,032                        | \$ 9,016        |  | \$ 260,542 |
| Provision (benefit) for credit losses - loans | 464                                           | (1,806)                             | 7,252                  | 3,555                            | 2,035           |  | 11,500     |
| Charge-offs                                   | —                                             | (3,357)                             | —                      | (3,032)                          | (2,849)         |  | (9,238)    |
| Recoveries                                    | 46                                            | —                                   | —                      | —                                | 1,004           |  | 1,050      |
| Balance at September 30, 2024                 | \$ 17,453                                     | \$ 65,608                           | \$ 95,032              | \$ 76,555                        | \$ 9,206        |  | \$ 263,854 |

|                                               | For the Three Months Ended September 30, 2023 |                                     |                        |                                  |                 |  |            |
|-----------------------------------------------|-----------------------------------------------|-------------------------------------|------------------------|----------------------------------|-----------------|--|------------|
| (Dollars in thousands)                        | Single Family-Mortgage & Warehouse            | Multifamily and Commercial Mortgage | Commercial Real Estate | Commercial & Industrial - Non-RE | Auto & Consumer |  | Total      |
| Balance at July 1, 2023                       | \$ 17,503                                     | \$ 16,848                           | \$ 72,755              | \$ 46,347                        | \$ 13,227       |  | \$ 166,680 |
| Provision (benefit) for credit losses - loans | (10)                                          | (974)                               | (1,400)                | 8,245                            | (111)           |  | 5,750      |
| Charge-offs                                   | (80)                                          | —                                   | —                      | —                                | (2,281)         |  | (2,361)    |
| Recoveries                                    | 13                                            | —                                   | —                      | —                                | 788             |  | 801        |
| Balance at September 30, 2023                 | \$ 17,426                                     | \$ 15,874                           | \$ 71,355              | \$ 54,592                        | \$ 11,623       |  | \$ 170,870 |

For the three months ended September 30, 2024, the allowance for credit losses for loans increased as a result of the provision for credit losses, partially offset by net charge-offs. The provision for credit losses was primarily due to the quantitative impact of macroeconomic variables in the allowance for credit losses model, primarily the U.S. unemployment rate, and increases in specific reserves, mainly in the commercial & industrial - non-RE portfolio.

Loan products within each portfolio contain varying collateral types which impact the estimate of the loss given default utilized in the calculation of the allowance. For further discussion of the model method of estimating expected lifetime credit losses, see Note 1 – "Organizations and Summary of Significant Accounting Policies" in the 2024 Form 10-K. The following tables present a summary of the activity in the allowance for credit losses for off-balance sheet lending commitments:

|                                                            | Three Months Ended September 30, |           |
|------------------------------------------------------------|----------------------------------|-----------|
| (Dollars in thousands)                                     | 2024                             | 2023      |
| Balance at July 1,                                         | \$ 10,223                        | \$ 10,473 |
| Provision for credit losses - unfunded lending commitments | 2,500                            | 1,250     |
| Balance at September 30,                                   | \$ 12,723                        | \$ 11,723 |

The increase in the allowance for off-balance sheet lending commitments for the three months ended September 30, 2024, was primarily driven by unfunded lending commitment growth, primarily in the commercial & industrial - non-RE portfolio.

**Credit Quality Disclosures.** The following tables provide the composition of loans that are performing and nonaccrual by portfolio segment:

|                                 | September 30, 2024                 |                                     |                        |                                  |                 |               |
|---------------------------------|------------------------------------|-------------------------------------|------------------------|----------------------------------|-----------------|---------------|
| (Dollars in thousands)          | Single Family-Mortgage & Warehouse | Multifamily and Commercial Mortgage | Commercial Real Estate | Commercial & Industrial - Non-RE | Auto & Consumer | Total         |
| Performing                      | \$ 4,092,504                       | \$ 3,616,032                        | \$ 6,215,663           | \$ 5,311,156                     | \$ 413,781      | \$ 19,649,136 |
| Nonaccrual                      | 59,079                             | 31,437                              | 40,602                 | 43,596                           | 1,984           | 176,698       |
| Total                           | \$ 4,151,583                       | \$ 3,647,469                        | \$ 6,256,265           | \$ 5,354,752                     | \$ 415,765      | \$ 19,825,834 |
| Nonaccrual loans to total loans |                                    |                                     |                        |                                  |                 | 0.89 %        |

|                                 | June 30, 2024                      |                                     |                        |                                  |                 |               |
|---------------------------------|------------------------------------|-------------------------------------|------------------------|----------------------------------|-----------------|---------------|
| (Dollars in thousands)          | Single Family-Mortgage & Warehouse | Multifamily and Commercial Mortgage | Commercial Real Estate | Commercial & Industrial - Non-RE | Auto & Consumer | Total         |
| Performing                      | \$ 4,133,121                       | \$ 3,826,877                        | \$ 6,062,520           | \$ 5,237,746                     | \$ 429,188      | \$ 19,689,452 |
| Nonaccrual                      | 45,711                             | 35,054                              | 26,102                 | 4,020                            | 2,472           | 113,359       |
| Total                           | \$ 4,178,832                       | \$ 3,861,931                        | \$ 6,088,622           | \$ 5,241,766                     | \$ 431,660      | \$ 19,802,811 |
| Nonaccrual loans to total loans |                                    |                                     |                        |                                  |                 | 0.57 %        |

There were no nonaccrual loans without an allowance for credit losses as of September 30, 2024 and June 30, 2024. There was no interest income recognized on nonaccrual loans in the three months ended September 30, 2024 and 2023. Loans reaching 90 days past due are generally placed on nonaccrual status and risk rated as substandard or doubtful. Loans not yet reaching 90 days past due may be placed on nonaccrual status based on management's assessment of the aging of contractual principal amounts due, among other factors.

**Credit Quality Indicators.** The Company categorizes loans into risk categories based on relevant information about the ability of borrowers to service their debt such as: current financial information, historical payment experience, credit documentation, public information and current economic trends. In addition to the borrower's primary source of repayment, in its risk rating process the Company considers all available sources of repayment, including obligor guaranties and liquidations of pledged collateral, where individually or together such sources would fully repay the loan on a timely basis. The Company analyzes loans individually by classifying the loans based on credit risk. The Company uses the following internally-defined risk ratings.

**Pass.** Loans where repayment in full is expected through any of the borrower's sources of repayment.

**Special Mention.** Loans where any credit risk is not considered significant yet require management's attention given certain currently identified characteristics of the borrower, collateral securing the loan and the obligor's net worth and paying capacity. If the identified credit risks are not adequately monitored or mitigated, the loan may weaken and the Company's credit position with respect to the loan may deteriorate in the future.

**Substandard.** Loans where currently identified characteristics of the borrower, collateral securing the loan and the obligor's net worth and paying capacity, taken together, could jeopardize the repayment of the debt. A loan not fully supported by at least one available source of repayment and involves a distinct possibility that the Company will sustain some loss in that loan if the weakness is not cured. A loan supported by a guaranty, collateral sufficient to incentivize a sale or refinance, or cash flow that is sufficient for timely repayment in full will not be classified as substandard even if the loan has a well-defined weakness in other sources of repayment.

**Doubtful.** Loans reflecting the same characteristics as those classified as substandard, but for which repayment in full in accordance with the contractual terms is currently considered highly unlikely.

The Company reviews and grades loans following a continuous review process, featuring coverage of all loan types and business lines at least quarterly. Continuous reviewing provides more effective risk monitoring because it immediately tests for potential impacts caused by changes in personnel, policy, products or underwriting standards.

The following tables present the composition of loans by portfolio segment, fiscal year of origination and credit quality indicator, and the amount of year-to-date gross charge-offs.

|                                      | September 30, 2024                                      |              |              |              |              |              |                 |               |
|--------------------------------------|---------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|-----------------|---------------|
| (Dollars in thousands)               | Loans Held For Investment by Fiscal Year of Origination |              |              |              |              |              |                 |               |
|                                      | 2025                                                    | 2024         | 2023         | 2022         | 2021         | Prior        | Revolving Loans | Total         |
| Single Family-Mortgage & Warehouse   |                                                         |              |              |              |              |              |                 |               |
| Pass                                 | \$ 123,052                                              | \$ 434,335   | \$ 550,071   | \$ 1,171,584 | \$ 476,230   | \$ 912,453   | \$ 345,288      | \$ 4,013,013  |
| Special Mention                      | —                                                       | 31,000       | —            | 7,374        | 5,394        | 34,621       | —               | 78,389        |
| Substandard                          | —                                                       | —            | 1,085        | 9,668        | —            | 49,428       | —               | 60,181        |
| Doubtful                             | —                                                       | —            | —            | —            | —            | —            | —               | —             |
| Total                                | 123,052                                                 | 465,335      | 551,156      | 1,188,626    | 481,624      | 996,502      | 345,288         | 4,151,583     |
| Year-to-date gross charge-offs       | —                                                       | —            | —            | —            | —            | —            | —               | —             |
| Multifamily and Commercial Mortgage  |                                                         |              |              |              |              |              |                 |               |
| Pass                                 | 6,410                                                   | 30,848       | 652,262      | 1,023,889    | 493,090      | 1,221,788    | —               | 3,428,287     |
| Special Mention                      | —                                                       | —            | 23,774       | 41,030       | 8,975        | 52,624       | —               | 126,403       |
| Substandard                          | —                                                       | —            | 9,166        | 7,435        | 29,396       | 46,782       | —               | 92,779        |
| Doubtful                             | —                                                       | —            | —            | —            | —            | —            | —               | —             |
| Total                                | 6,410                                                   | 30,848       | 685,202      | 1,072,354    | 531,461      | 1,321,194    | —               | 3,647,469     |
| Year-to-date gross charge-offs       | —                                                       | —            | —            | —            | —            | 3,357        | —               | 3,357         |
| Commercial Real Estate               |                                                         |              |              |              |              |              |                 |               |
| Pass                                 | 725,167                                                 | 1,939,760    | 1,144,414    | 1,234,466    | 143,009      | 45,487       | 871,853         | 6,104,156     |
| Special Mention                      | —                                                       | 63,389       | —            | —            | —            | —            | —               | 63,389        |
| Substandard                          | —                                                       | —            | 14,608       | 43,700       | 11,650       | 14,852       | 3,910           | 88,720        |
| Doubtful                             | —                                                       | —            | —            | —            | —            | —            | —               | —             |
| Total                                | 725,167                                                 | 2,003,149    | 1,159,022    | 1,278,166    | 154,659      | 60,339       | 875,763         | 6,256,265     |
| Year-to-date gross charge-offs       | —                                                       | —            | —            | —            | —            | —            | —               | —             |
| Commercial & Industrial - Non-RE     |                                                         |              |              |              |              |              |                 |               |
| Pass                                 | 201,920                                                 | 923,047      | 465,232      | 151,653      | 42,580       | 31,291       | 3,299,654       | 5,115,377     |
| Special Mention                      | —                                                       | 13,500       | 386          | 678          | 3,893        | —            | 4,284           | 22,741        |
| Substandard                          | —                                                       | 243          | 32,942       | 128,295      | —            | 2,989        | 42,165          | 206,634       |
| Doubtful                             | —                                                       | —            | —            | 10,000       | —            | —            | —               | 10,000        |
| Total                                | 201,920                                                 | 936,790      | 498,560      | 290,626      | 46,473       | 34,280       | 3,346,103       | 5,354,752     |
| Year-to-date gross charge-offs       | —                                                       | —            | —            | —            | 1,032        | —            | 2,000           | 3,032         |
| Auto & Consumer                      |                                                         |              |              |              |              |              |                 |               |
| Pass                                 | 28,400                                                  | 62,125       | 103,149      | 158,952      | 38,274       | 21,978       | —               | 412,878       |
| Special Mention                      | —                                                       | 34           | 275          | 390          | 69           | 26           | —               | 794           |
| Substandard                          | —                                                       | 9            | 567          | 1,108        | 234          | 175          | —               | 2,093         |
| Doubtful                             | —                                                       | —            | —            | —            | —            | —            | —               | —             |
| Total                                | 28,400                                                  | 62,168       | 103,991      | 160,450      | 38,577       | 22,179       | —               | 415,765       |
| Year-to-date gross charge-offs       | —                                                       | 197          | 626          | 1,354        | 494          | 178          | —               | 2,849         |
| Total                                |                                                         |              |              |              |              |              |                 |               |
| Pass                                 | 1,084,949                                               | 3,390,115    | 2,915,128    | 3,740,544    | 1,193,183    | 2,232,997    | 4,516,795       | 19,073,711    |
| Special Mention                      | —                                                       | 107,923      | 24,435       | 49,472       | 18,331       | 87,271       | 4,284           | 291,716       |
| Substandard                          | —                                                       | 252          | 58,368       | 190,206      | 41,280       | 114,226      | 46,075          | 450,407       |
| Doubtful                             | —                                                       | —            | —            | 10,000       | —            | —            | —               | 10,000        |
| Total                                | \$ 1,084,949                                            | \$ 3,498,290 | \$ 2,997,931 | \$ 3,990,222 | \$ 1,252,794 | \$ 2,434,494 | \$ 4,567,154    | \$ 19,825,834 |
| As a % of total gross loans          | 5.5%                                                    | 17.6%        | 15.1%        | 20.1%        | 6.3%         | 12.3%        | 23.1%           | 100.0%        |
| Total year-to-date gross charge-offs | \$ —                                                    | \$ 197       | \$ 626       | \$ 1,354     | \$ 1,526     | \$ 3,535     | \$ 2,000        | \$ 9,238      |

| June 30, 2024                                           |              |              |              |              |            |              |                 |               |
|---------------------------------------------------------|--------------|--------------|--------------|--------------|------------|--------------|-----------------|---------------|
| Loans Held for Investment by Fiscal Year of Origination |              |              |              |              |            |              |                 |               |
| (Dollars in thousands)                                  | 2024         | 2023         | 2022         | 2021         | 2020       | Prior        | Revolving Loans | Total         |
| Single Family-Mortgage & Warehouse                      |              |              |              |              |            |              |                 |               |
| Pass                                                    | \$ 491,822   | \$ 590,060   | \$ 1,200,230 | \$ 487,132   | \$ 291,047 | \$ 720,049   | \$ 256,778      | \$ 4,037,118  |
| Special Mention                                         | 31,000       | —            | 24,489       | 665          | 6,591      | 26,873       | —               | 89,618        |
| Substandard                                             | —            | 283          | 6,728        | —            | 14,720     | 30,365       | —               | 52,096        |
| Doubtful                                                | —            | —            | —            | —            | —          | —            | —               | —             |
| Total                                                   | 522,822      | 590,343      | 1,231,447    | 487,797      | 312,358    | 777,287      | 256,778         | 4,178,832     |
| Year-to-date gross charge-offs                          | —            | —            | —            | —            | —          | 172          | —               | 172           |
| Multifamily and Commercial Mortgage                     |              |              |              |              |            |              |                 |               |
| Pass                                                    | 36,058       | 700,163      | 994,004      | 595,299      | 510,341    | 811,184      | —               | 3,647,049     |
| Special Mention                                         | —            | 29,325       | 46,194       | 17,478       | 9,011      | 10,277       | —               | 112,285       |
| Substandard                                             | —            | 13,489       | 12,509       | 15,507       | 41,013     | 20,079       | —               | 102,597       |
| Doubtful                                                | —            | —            | —            | —            | —          | —            | —               | —             |
| Total                                                   | 36,058       | 742,977      | 1,052,707    | 628,284      | 560,365    | 841,540      | —               | 3,861,931     |
| Year-to-date gross charge-offs                          | —            | —            | —            | —            | 640        | —            | —               | 640           |
| Commercial Real Estate                                  |              |              |              |              |            |              |                 |               |
| Pass                                                    | 1,952,001    | 1,419,399    | 1,456,643    | 221,061      | 7,741      | 53,000       | 866,686         | 5,976,531     |
| Special Mention                                         | —            | —            | 27,452       | —            | —          | —            | —               | 27,452        |
| Substandard                                             | —            | 5,600        | 43,700       | 5,000        | —          | 30,339       | —               | 84,639        |
| Doubtful                                                | —            | —            | —            | —            | —          | —            | —               | —             |
| Total                                                   | 1,952,001    | 1,424,999    | 1,527,795    | 226,061      | 7,741      | 83,339       | 866,686         | 6,088,622     |
| Year-to-date gross charge-offs                          | —            | —            | —            | —            | —          | —            | —               | —             |
| Commercial & Industrial - Non-RE                        |              |              |              |              |            |              |                 |               |
| Pass                                                    | 991,497      | 458,454      | 238,397      | 44,923       | 10,422     | 12,867       | 3,295,425       | 5,051,985     |
| Special Mention                                         | —            | 1,613        | 731          | 1,818        | —          | —            | 5,349           | 9,511         |
| Substandard                                             | —            | 34,433       | 122,729      | 1,031        | —          | 2,988        | 19,089          | 180,270       |
| Doubtful                                                | —            | —            | —            | —            | —          | —            | —               | —             |
| Total                                                   | 991,497      | 494,500      | 361,857      | 47,772       | 10,422     | 15,855       | 3,319,863       | 5,241,766     |
| Year-to-date gross charge-offs                          | —            | —            | —            | —            | —          | 84           | —               | 84            |
| Auto & Consumer                                         |              |              |              |              |            |              |                 |               |
| Pass                                                    | 65,766       | 114,615      | 177,043      | 43,287       | 13,402     | 14,056       | —               | 428,169       |
| Special Mention                                         | 33           | 213          | 422          | 176          | —          | 61           | —               | 905           |
| Substandard                                             | 142          | 547          | 1,264        | 410          | 114        | 109          | —               | 2,586         |
| Doubtful                                                | —            | —            | —            | —            | —          | —            | —               | —             |
| Total                                                   | 65,941       | 115,375      | 178,729      | 43,873       | 13,516     | 14,226       | —               | 431,660       |
| Year-to-date gross charge-offs                          | 202          | 3,471        | 5,212        | 1,556        | 303        | 269          | —               | 11,013        |
| Total                                                   |              |              |              |              |            |              |                 |               |
| Pass                                                    | 3,537,144    | 3,282,691    | 4,066,317    | 1,391,702    | 832,953    | 1,611,156    | 4,418,889       | 19,140,852    |
| Special Mention                                         | 31,033       | 31,151       | 99,288       | 20,137       | 15,602     | 37,211       | 5,349           | 239,771       |
| Substandard                                             | 142          | 54,352       | 186,930      | 21,948       | 55,847     | 83,880       | 19,089          | 422,188       |
| Doubtful                                                | —            | —            | —            | —            | —          | —            | —               | —             |
| Total                                                   | \$ 3,568,319 | \$ 3,368,194 | \$ 4,352,535 | \$ 1,433,787 | \$ 904,402 | \$ 1,732,247 | \$ 4,443,327    | \$ 19,802,811 |
| As a % of total gross loans                             | 18.0%        | 17.0%        | 22.0%        | 7.2%         | 4.6%       | 8.8%         | 22.4%           | 100.0%        |
| Total year-to-date gross charge-offs                    | \$ 202       | \$ 3,471     | \$ 5,212     | \$ 1,556     | \$ 943     | \$ 525       | \$ —            | \$ 11,909     |

The following tables provide the aging of loans by portfolio segment:

| September 30, 2024                  |               |            |            |            |               |  |
|-------------------------------------|---------------|------------|------------|------------|---------------|--|
| (Dollars in thousands)              | Current       | 30-59 Days | 60-89 Days | 90+ Days   | Total         |  |
| Single Family-Mortgage & Warehouse  | \$ 4,059,299  | \$ 20,107  | \$ 13,715  | \$ 58,462  | \$ 4,151,583  |  |
| Multifamily and Commercial Mortgage | 3,572,637     | 29,631     | 9,648      | 35,553     | 3,647,469     |  |
| Commercial Real Estate              | 6,179,503     | 7,610      | 5,000      | 64,152     | 6,256,265     |  |
| Commercial & Industrial - Non-RE    | 5,348,357     | 6,395      | —          | —          | 5,354,752     |  |
| Auto & Consumer                     | 408,728       | 4,992      | 1,043      | 1,002      | 415,765       |  |
| Total                               | \$ 19,568,524 | \$ 68,735  | \$ 29,406  | \$ 159,169 | \$ 19,825,834 |  |
| As a % of total gross loans         | 98.70 %       | 0.35 %     | 0.15 %     | 0.80 %     | 100 %         |  |

| June 30, 2024                       |               |            |            |            |               |  |
|-------------------------------------|---------------|------------|------------|------------|---------------|--|
| (Dollars in thousands)              | Current       | 30-59 Days | 60-89 Days | 90+ Days   | Total         |  |
| Single Family-Mortgage & Warehouse  | \$ 4,070,186  | \$ 46,387  | \$ 18,401  | \$ 43,858  | \$ 4,178,832  |  |
| Multifamily and Commercial Mortgage | 3,795,387     | 13,074     | 8,554      | 44,916     | 3,861,931     |  |
| Commercial Real Estate              | 6,024,470     | —          | 25,950     | 38,202     | 6,088,622     |  |
| Commercial & Industrial - Non-RE    | 5,240,734     | —          | —          | 1,032      | 5,241,766     |  |
| Auto & Consumer                     | 424,555       | 4,644      | 996        | 1,465      | 431,660       |  |
| Total                               | \$ 19,555,332 | \$ 64,105  | \$ 53,901  | \$ 129,473 | \$ 19,802,811 |  |
| As a % of total gross loans         | 98.75 %       | 0.33 %     | 0.27 %     | 0.65 %     | 100 %         |  |

Loans reaching 90 or more days past due are generally placed on nonaccrual. As of September 30, 2024 and June 30, 2024, there were loans of \$34.1 million and \$20.2 million, respectively, over 90 days past due and still accruing interest as the Company expects to collect the principal and interest amounts due.

Single family mortgage loans in process of foreclosure were \$23.0 million and \$20.1 million as of September 30, 2024 and June 30, 2024, respectively.

**Loan Modifications to Borrowers Experiencing Financial Difficulty.** The Company may grant certain modifications of loans to borrowers experiencing financial difficulty, which effective following the adoption of ASU 2022-02, are reported as financial difficulty modifications (“FDMs”). The Company’s modification programs provide various modifications to borrowers experiencing financial difficulty which may include interest rate reductions, term extensions, payment delays and/or principal forgiveness. For the three months ended September 30, 2024 and 2023, there were no FDMs.

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**DERIVATIVES**

[Derivative Instruments and Hedging Activities Disclosure \[Abstract\]](#)

**DERIVATIVES**

**DERIVATIVES**

For additional information on the Company’s derivative instruments, see Note 1—“Organizations and Summary of Significant Accounting Policies”, Note 3—“Fair Value” and Note 6—“Derivatives” in the 2024 Form 10-K and Note 2—“Fair Value”.

The following table presents the notional amounts and fair values of the Company’s derivative instruments. While the notional amounts give an indication of the volume of the Company’s derivatives activity, the notional amounts significantly exceed, in the Company’s view, the possible losses that could arise from such transactions. For most derivative contracts, the notional amount is not exchanged, rather it is a reference amount used to calculate payments. As of June 30, 2024, there were no derivatives designated in hedge accounting relationships.

| September 30, 2024                                |                 |            |                   |                        |                 |            |
|---------------------------------------------------|-----------------|------------|-------------------|------------------------|-----------------|------------|
| (Dollars in thousands)                            | Notional Amount | Fair Value | Derivative Assets | Derivative Liabilities | Notional Amount | Fair Value |
| Derivatives designated as hedging instruments     |                 |            |                   |                        |                 |            |
| Interest rate contracts                           | \$ 400,000      | \$ 401     | \$ —              | \$ —                   | \$ —            | \$ —       |
| Derivatives not designated as hedging instruments |                 |            |                   |                        |                 |            |
| Interest rate contracts                           | 2,516,173       | 65,771     | 63,225            | 2,435,874              | 106,796         | 102,949    |
| Total derivatives                                 | \$ 2,916,173    | \$ 66,172  | \$ 63,225         | \$ 2,435,874           | \$ 106,796      | \$ 102,949 |

**Derivatives designated as hedging instruments**

The following table presents pre-tax gains/(losses) on derivative instruments used in cash flow hedge accounting relationships.

| For the Three Months Ended September 30, |        |      |
|------------------------------------------|--------|------|
| (Dollars in thousands)                   | 2024   | 2023 |
| Amounts recorded in OCI                  | \$ 553 | \$ — |
| Amounts reclassified from AOCI to income | —      | —    |
| Total change in OCI for period           | \$ 553 | \$ — |

The Company did not experience any forecasted transactions that failed to occur during the three months ended September 30, 2024 or 2023. There are no amounts excluded from the assessment of hedge effectiveness.

At September 30, 2024, the Company expects that approximately \$2.1 million of pre-tax net gain related to cash flow hedges recorded in accumulated other comprehensive income (“AOCI”) will be recognized in income over the next 12 months. The maximum length of time over which forecasted transactions are hedged is approximately three years.

**Derivatives not designated as hedging instruments**

The following table presents the pre-tax gains/(losses) related to the Company’s derivative instrument activity recognized in the Condensed Consolidated Statements of Income:

| For the Three Months Ended September 30,     |            |        |
|----------------------------------------------|------------|--------|
| (Dollars in thousands)                       | 2024       | 2023   |
| Banking and service fees                     | \$ (1,372) | \$ 340 |
| Mortgage banking and servicing rights income | (251)      | 277    |

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**OFFSETTING OF  
DERIVATIVES AND  
SECURITIES  
FINANCING  
AGREEMENTS**

[Offsetting \[Abstract\]](#)

**OFFSETTING OF  
DERIVATIVES AND  
SECURITIES FINANCING  
AGREEMENTS**

**OFFSETTING OF DERIVATIVES AND SECURITIES FINANCING AGREEMENTS**

The Company enters into derivatives transactions as part of its mortgage banking activities, makes markets in interest rate swap and cap derivatives to facilitate customer demand, and enters into securities borrowed and securities loaned transactions to facilitate customer match-book activity, cover short positions and support customer securities lending. For additional information on offsetting see Note 7—“Offsetting of Derivatives and Securities Financing Agreements” in the 2024 Form 10-K.

The following tables present information about the offsetting of these instruments and related collateral amounts:

| (Dollars in thousands)                                          | September 30, 2024         |        |                |   |                          |        |
|-----------------------------------------------------------------|----------------------------|--------|----------------|---|--------------------------|--------|
|                                                                 | Gross Assets / Liabilities |        | Amounts Offset |   | Net Balance Sheet Amount |        |
| Assets:                                                         |                            |        |                |   |                          |        |
| Securities borrowed                                             | \$                         | 84,326 | \$             | — | \$                       | 84,326 |
| Other Assets — Derivative Assets                                |                            | 66,172 |                | — |                          | 66,172 |
| Liabilities:                                                    |                            |        |                |   |                          |        |
| Securities loaned                                               | \$                         | 95,883 | \$             | — | \$                       | 95,883 |
| Accounts Payable and Other Liabilities — Derivative Liabilities |                            | 63,225 |                | — |                          | 63,225 |
|                                                                 |                            |        |                |   |                          | 1,757  |
|                                                                 |                            |        |                |   |                          | 61,468 |

| (Dollars in thousands)                                          | June 30, 2024              |         |                |   |                          |         |
|-----------------------------------------------------------------|----------------------------|---------|----------------|---|--------------------------|---------|
|                                                                 | Gross Assets / Liabilities |         | Amounts Offset |   | Net Balance Sheet Amount |         |
| Assets:                                                         |                            |         |                |   |                          |         |
| Securities borrowed                                             | \$                         | 67,212  | \$             | — | \$                       | 67,212  |
| Other Assets — Derivative Assets                                |                            | 106,796 |                | — |                          | 106,796 |
| Liabilities:                                                    |                            |         |                |   |                          |         |
| Securities loaned                                               | \$                         | 74,177  | \$             | — | \$                       | 74,177  |
| Accounts Payable and Other Liabilities — Derivative Liabilities |                            | 102,949 |                | — |                          | 102,949 |
|                                                                 |                            |         |                |   |                          | 414     |
|                                                                 |                            |         |                |   |                          | 18,524  |
|                                                                 |                            |         |                |   |                          | 88,272  |
|                                                                 |                            |         |                |   |                          | —       |
|                                                                 |                            |         |                |   |                          | 102,535 |

<sup>1</sup> Amounts not offset reflect cash collateral received on Derivative Assets of \$5.2 million and \$18.1 million as of September 30, 2024 and June 30, 2024, respectively, and cash collateral placed on Derivative Liabilities of \$0.6 million as of September 30, 2024. There was no cash collateral placed on Derivative Liabilities as of June 30, 2024.

The securities loaned transactions represent equities with an overnight and open maturity classification as of both periods presented.

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STOCKHOLDERS'  
EQUITY AND STOCK-  
BASED  
COMPENSATION

[Share-Based Payment Arrangement \[Abstract\]](#)

STOCKHOLDERS'  
EQUITY AND STOCK-  
BASED  
COMPENSATION

3 Months Ended

Sep. 30, 2024

STOCKHOLDERS' EQUITY AND STOCK-BASED COMPENSATION

The Company has an equity incentive plan, the Amended and Restated 2014 Stock Incentive Plan (the "2014 Plan"), which provides for the granting of non-qualified and incentive stock options, restricted stock and restricted stock units, stock appreciation rights and other awards to employees, directors and consultants. The 2014 Plan is designed to encourage selected employees and directors to improve operations and increase profits, and to accept or continue employment or association with the Company through participation in the growth in the value of the Company's common stock. The Company also has an employment agreement with its Chief Executive Officer that provides for an award of restricted stock units. For additional information regarding the Company's stock-based compensation plans, see Note 16—"Stock-Based Compensation" in the 2024 Form 10-K.

At September 30, 2024, 1,279,635 shares of common stock were authorized for future awards under the 2014 Plan. As of September 30, 2024, the total compensation cost not yet recognized related to non-vested awards was \$61.3 million, which is expected to be recognized over a weighted-average period of 1.6 years.

The following table presents the status and changes in RSUs:

|                                          | RSUs |           | Weighted-Average Grant-Date Fair Value |       |
|------------------------------------------|------|-----------|----------------------------------------|-------|
| Non-vested balance at June 30, 2024      |      | 1,541,194 | \$                                     | 43.95 |
| Granted                                  |      | 640,058   |                                        | 63.15 |
| Vested                                   |      | (340,701) |                                        | 42.50 |
| Forfeited                                |      | (20,981)  |                                        | 44.74 |
| Non-vested balance at September 30, 2024 |      | 1,819,570 | \$                                     | 50.97 |

The total fair value of shares vested was \$22.5 million and \$14.8 million for the three months ended September 30, 2024 and September 30, 2023, respectively.

**Common Stock Repurchases.**

The following table presents common stock repurchases:

| (Dollars in thousands except per share data) | For the Three Months Ended September 30, |   |      |         |
|----------------------------------------------|------------------------------------------|---|------|---------|
|                                              | 2024                                     |   | 2023 |         |
| Total repurchase                             | \$                                       | — | \$   | 24,535  |
| Number of shares repurchased                 |                                          |   |      | 648,208 |
| Average price paid per share                 | \$                                       | — | \$   | 37.85   |

As of September 30, 2024, there was \$106.5 million of share repurchase authorization remaining. The share repurchase program will continue in effect until terminated by the Board of Directors of the Company. For additional information regarding the Company's share repurchase program, see Note 15—"Stockholders' Equity" in the 2024 Form 10-K.

**Accumulated Other Comprehensive Income**

Accumulated other comprehensive income includes the after-tax change in unrealized gains and losses on investment securities and cash flow hedging activities.

| (Dollars in thousands)            | For the Three Months Ended September 30, 2024           |         |                  |         |
|-----------------------------------|---------------------------------------------------------|---------|------------------|---------|
|                                   | Unrealized gain (loss) on available-for-sale securities |         | Cash flow hedges |         |
| Balance at June 30, 2024          | \$                                                      | (2,466) | \$               | (2,466) |
| Other comprehensive income/(loss) |                                                         | 1,319   |                  | 382     |
| Balance at September 30, 2024     | \$                                                      | (1,143) |                  | 382     |

| (Dollars in thousands)            | For the Three Months Ended September 30, 2023           |         |                  |         |
|-----------------------------------|---------------------------------------------------------|---------|------------------|---------|
|                                   | Unrealized gain (loss) on available-for-sale securities |         | Cash flow hedges |         |
| Balance at June 30, 2023          | \$                                                      | (6,616) | \$               | (6,610) |
| Other comprehensive income/(loss) |                                                         | 222     |                  | 222     |
| Balance at September 30, 2023     | \$                                                      | (6,388) | \$               | (6,388) |

The following table presents the pre-tax and after-tax changes in the components of other comprehensive income.

| (Dollars in thousands)                                                         | For the Three Months Ended September 30, 2024 |            |           | For the Three Months Ended September 30, 2023 |            |           |
|--------------------------------------------------------------------------------|-----------------------------------------------|------------|-----------|-----------------------------------------------|------------|-----------|
|                                                                                | Pre-tax                                       | Tax effect | After-tax | Pre-tax                                       | Tax effect | After-tax |
| Unrealized gain/(loss) on investment securities:                               |                                               |            |           |                                               |            |           |
| Net unrealized gains/(losses) arising during the period                        | \$                                            | 1,808      | (565)     | 1,319                                         | 334        | (118)     |
| Reclassification adjustment for realized (gains)/losses included in net income |                                               | —          | —         | —                                             | —          | —         |
| Net change                                                                     | \$                                            | 1,808      | (565)     | 1,319                                         | 334        | (118)     |
| Cash flow hedges:                                                              |                                               |            |           |                                               |            |           |
| Net unrealized gains/(losses) arising during the period                        | \$                                            | 559        | (174)     | 382                                           | —          | —         |
| Reclassification adjustment for realized (gains)/losses included in net income |                                               | —          | —         | —                                             | —          | —         |
| Net change                                                                     | \$                                            | 553        | (171)     | 382                                           | —          | —         |
| Total other comprehensive income                                               | \$                                            | 2,439      | (736)     | 1,701                                         | 334        | (118)     |

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EARNINGS PER  
COMMON SHARE

[Earnings Per Share \[Abstract\]](#)

[EARNINGS PER COMMON SHARE](#)

3 Months Ended

Sep. 30, 2024

The following table presents the calculation of basic and diluted earnings per common share ("EPS"):

| (Dollars in thousands, except per share data)                                                 | Three Months Ended September 30, |            |
|-----------------------------------------------------------------------------------------------|----------------------------------|------------|
|                                                                                               | 2024                             | 2023       |
| <b>Earnings Per Common Share</b>                                                              |                                  |            |
| Net income                                                                                    | \$                               | 82,645     |
| Average common shares issued and outstanding                                                  |                                  | 58,949,038 |
| Earnings per common share                                                                     | \$                               | 1.40       |
| <b>Diluted Earnings Per Common Share</b>                                                      |                                  |            |
| Net income                                                                                    | \$                               | 82,645     |
| Average common shares issued and outstanding                                                  |                                  | 58,949,038 |
| Dilutive effect of average unvested RSUs                                                      |                                  | 859,284    |
| Average dilutive common shares outstanding                                                    |                                  | 59,808,322 |
| Diluted earnings per common share                                                             | \$                               | 1.38       |
| Weighted average antidilutive common stock equivalents (excluded from the computation of EPS) |                                  | 5,348      |

For further information regarding the Company's EPS calculation, see Note 17—"Earnings per Common Share" in the 2024 Form 10-K.

[XML 29 R16.htm IDEA: XBRL DOCUMENT](#)

COMMITMENTS AND  
CONTINGENCIES

[Commitments and Contingencies Disclosure \[Abstract\]](#)

COMMITMENTS AND  
CONTINGENCIES

3 Months Ended

Sep. 30, 2024

COMMITMENTS AND CONTINGENCIES

**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 are commitments to extend credit. Such commitments involve, to varying degrees, elements of credit and interest rate risk in excess of the amount recognized in the Consolidated Balance Sheets.

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. The following table presents a summary of off-balance sheet commitments.

| (dollars in thousands)            | September 30, 2024 |           |
|-----------------------------------|--------------------|-----------|
| Commitments to fund loans         | \$                 | 4,155,531 |
| Commitments to sell loans         | \$                 | 37,729    |
| Commitments to contribute capital | \$                 | 4,514     |
| Standby letters of credit         | \$                 | 16,472    |

In addition, the Company has \$38.1 million of commitments to contribute capital to LIHTC investments included in “Accounts Payable and Other Liabilities” on the Consolidated Balance Sheets. See Note 12—“Other Assets” for additional information on LIHTC investments.

Commitments to extend credit are agreements to lend to a customer so 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. Since many of the commitments may expire without being drawn upon, 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 on management’s credit evaluation of the customer. For single family loans classified as held for sale, the Company matches unfunded commitments to originate loans with commitments to sell loans. The Company also has standby letters of credit commitments.

In the normal course of business, Axos Clearing LLC’s (“Axos Clearing”) customer activities involve the execution, settlement, and financing of various customer securities transactions. These activities may expose Axos Clearing to off-balance-sheet risk in the event the customer or other broker is unable to fulfill its contracted obligations and Axos Clearing has to purchase or sell the financial instrument underlying the contract at a loss. Axos Clearing’s clearing agreements with broker-dealers for which it provides clearing services requires them to indemnify Axos Clearing if customers fail to satisfy their contractual obligation.

**Litigation.** A consolidated derivative action, In re BofI Holding, Inc., Case No. 15cv2722 GPC (KSC), is pending before the United States District Court for the Southern District of California (the “Derivative Action”). The complaint in the Derivative Action sets forth allegations made in a related employment action, Erhart v. BofI Holding Inc., No. 15cv2287 BAS (NLS) (S.D. Cal.) (the “Employment Action”) brought by a former employee of the Company and was stayed pending resolution of the Employment Action. On October 4, 2023, the court hearing the Employment Action entered a final amended judgment awarding damages and attorneys’ fees to the plaintiff. The defendant filed a Notice of Appeal from the Employment Action judgment and all orders merged therein, and the parties have filed opening and responsive briefs. On January 2, 2024, the Derivative Action plaintiff filed a Third Amended Complaint. On March 5, 2024, the court stayed the case until resolution of the appeal in the Employment Action. The Derivative Action defendants dispute, and intend to vigorously defend against, the allegations raised in the Third Amended Complaint. The Derivative Action plaintiff seeks damages on behalf of the Company with respect to the Employment Action and also seeks damages on behalf of the Company in connection with a now settled securities class action that was also based upon allegations made in the Employment Action and settled within available insurance coverage without attribution of wrongdoing to the Company, its management, or its directors.

In view of the inherent difficulty of predicting the final outcome of the Employment Action it is not possible to reasonably predict or estimate the eventual loss or range of loss, if any, related thereto.

On October 26, 2022, a jury verdict was reached in the case of MUFG Union Bank, N.A. v. Axos Bank, et al, awarding damages to MUFG Union Bank, N.A. Judgment on such verdict was initially entered on June 5, 2023, and a corrected judgment was entered on June 20, 2023. The Company filed a Notice of Appeal to the Supreme Court of the State of New York Appellate Division (the “Appellate Division”) on July 6, 2023, and the plaintiff filed a Notice of Cross-Appeal on July 20, 2023. The Appellate Division held oral arguments on the appeal and cross-appeal on March 5, 2024. On March 26, 2024, the Appellate Division entered an order vacating the finding of liability and award of \$2.5 million in damages for plaintiff’s breach of contract claim as well as the associated prejudgment interest. In addition, the Appellate Division rejected plaintiff’s cross

appeal. On July 18, 2024, the Appellate Division denied defendants’ motion for leave to appeal and plaintiff’s cross-motion for re-argument or leave to appeal the March 26, 2024 order. On August 19, 2024, the Company and the plaintiff each filed a motion for leave to appeal with the New York Court of Appeals. Oppositions to each motion were filed on September 3, 2024. The Company recorded a \$16 million accrued expense in “Accounts payable and other liabilities” on the Consolidated Balance Sheets and in “General and administrative expense” on the Consolidated Statement of Income as of and for the fiscal year ended June 30, 2023, respectively. Given the uncertainty of the appellate process and other factors that are unknown or currently unquantifiable, the Company maintained its accrual at September 30, 2024.

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SEGMENT  
REPORTING AND  
REVENUE  
INFORMATION

[Segment Reporting](#)  
[\[Abstract\]](#)

[SEGMENT REPORTING](#)  
[AND REVENUE](#)  
[INFORMATION](#)

SEGMENT REPORTING AND REVENUE INFORMATION

**Segment Reporting.** The operating segments reported below are the segments of the Company for which separate financial information is available and for which segment results are evaluated regularly by the Chief Executive Officer in deciding how to allocate resources and in assessing performance. The operating segments and segment results of the Company are determined based upon the management reporting system, which assigns balance sheet and income statement items to each of the business segments.

The Company evaluates performance and allocates resources based on pre-tax profit or loss from operations. Certain corporate administration costs have not been allocated to the reportable segments. The Company operates through two operating segments: Banking Business Segment and Securities Business Segment. Inter-segment transactions are eliminated in consolidation and primarily include non-interest income earned by the Securities Business Segment and non-interest expense incurred by the Banking Business Segment for cash sorting fees related to deposits sourced from Securities Business Segment customers, as well as interest expense paid by the Banking Business Segment to each of the wholly-owned subsidiaries of the Company and to the Company itself for their operating cash held on deposit with the Business Banking Segment. For more information on the Company’s operating segments, see Note 22—“Segment Reporting” in the 2024 Form 10-K.

In order to reconcile the two segments to the consolidated totals, the Company includes corporate activities and intercompany eliminations. The following tables present the operating results, goodwill, and assets of the segments:

|                               |    | For the Three Months Ended September 30, 2024 |                             |                        |                   |
|-------------------------------|----|-----------------------------------------------|-----------------------------|------------------------|-------------------|
|                               |    | Banking Business Segment                      | Securities Business Segment | Corporate/Eliminations | Axos Consolidated |
| <i>(Dollars in thousands)</i> |    |                                               |                             |                        |                   |
| Net interest income           | \$ | 288,492                                       | \$ 7,267                    | \$ (3,711)             | \$ 292,048        |
| Provision for credit losses   |    | 14,000                                        | —                           | —                      | 14,000            |
| Non-interest income           |    | 8,590                                         | 29,902                      | (9,883)                | 28,609            |
| Non-interest expense          |    | 118,315                                       | 28,091                      | 1,059                  | 147,465           |
| Income before taxes           | \$ | 164,767                                       | \$ 9,078                    | \$ (14,653)            | \$ 159,192        |
|                               |    | For the Three Months Ended September 30, 2023 |                             |                        |                   |
|                               |    | Banking Business Segment                      | Securities Business Segment | Corporate/Eliminations | Axos Consolidated |
| <i>(Dollars in thousands)</i> |    |                                               |                             |                        |                   |
| Net interest income           | \$ | 209,219                                       | \$ 5,542                    | \$ (3,606)             | \$ 211,155        |
| Provision for credit losses   |    | 7,000                                         | —                           | —                      | 7,000             |
| Non-interest income           |    | 12,557                                        | 34,555                      | (12,605)               | 34,507            |
| Non-interest expense          |    | 100,786                                       | 27,523                      | (7,803)                | 120,506           |
| Income before taxes           | \$ | 113,990                                       | \$ 12,574                   | \$ (8,408)             | \$ 118,156        |
|                               |    | As of September 30, 2024                      |                             |                        |                   |
|                               |    | Banking Business Segment                      | Securities Business Segment | Corporate/Eliminations | Axos Consolidated |
| <i>(Dollars in thousands)</i> |    |                                               |                             |                        |                   |
| Goodwill                      | \$ | 35,721                                        | \$ 59,953                   | \$ 1,999               | \$ 97,673         |
| Total Assets                  | \$ | 22,868,054                                    | \$ 674,523                  | \$ 26,507              | \$ 23,569,084     |
|                               |    | As of June 30, 2024                           |                             |                        |                   |
|                               |    | Banking Business Segment                      | Securities Business Segment | Corporate/Eliminations | Axos Consolidated |
| <i>(Dollars in thousands)</i> |    |                                               |                             |                        |                   |
| Goodwill                      | \$ | 35,721                                        | \$ 59,953                   | \$ 1,999               | \$ 97,673         |
| Total Assets                  | \$ | 22,165,627                                    | \$ 649,254                  | \$ 40,453              | \$ 22,855,334     |

**Revenue Information.** The following presents non-interest income, segregated by revenue streams in-scope and out-of-scope of Accounting Standards Codification (“ASC”) 606 for the periods indicated. For additional information on the Company’s recognition of revenue and ASC 606, see Note 1—“Organizations and Summary of Significant Accounting Policies” in the 2024 Form 10-K.

|                                               |    | For the Three Months Ended September 30, |           |
|-----------------------------------------------|----|------------------------------------------|-----------|
|                                               |    | 2024                                     | 2023      |
| <i>(Dollars in thousands)</i>                 |    |                                          |           |
| Advisory fee income                           | \$ | 7,945                                    | \$ 8,219  |
| Broker-dealer clearing fees                   |    | 5,072                                    | 5,535     |
| Deposit service fees                          |    | 773                                      | 680       |
| Card fees                                     |    | 923                                      | 682       |
| Bankruptcy trustee and fiduciary service fees |    | 1,289                                    | 1,394     |
| Non-interest income (in-scope of ASC 606)     |    | 16,002                                   | 16,510    |
| Non-interest income (out-of-scope of ASC 606) |    | 12,607                                   | 17,997    |
| Total non-interest income                     | \$ | 28,609                                   | \$ 34,507 |

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BORROWINGS,  
SUBORDINATED  
NOTES AND  
DEBENTURES

[Debt Disclosure](#)  
[\[Abstract\]](#)

[BORROWINGS,](#)  
[SUBORDINATED](#)  
[NOTES AND](#)  
[DEBENTURES](#)

BORROWINGS, SUBORDINATED NOTES AND DEBENTURES

**Subordinated Notes.** On July 15, 2024, the Company paid \$2.6 million to repurchase \$3.0 million par value of its 4.00% Fixed-to-Floating Rate Subordinated Notes due March 1, 2032 resulting in a pre-tax non-cash gain on extinguishment of \$0.4 million, after accounting for unamortized issuance costs and accrued interest. On September 27, 2024, the Company paid \$9.2 million to repurchase \$9.5 million par value of its 4.875% Fixed-to-Floating Rate Subordinated Notes due October 1, 2030 resulting in a pre-tax non-cash gain on extinguishment of \$0.2 million, after accounting for unamortized issuance costs and accrued interest. The non-cash gain is recorded in “General and administrative expense” in the Condensed Consolidated Statements of Income for the three months ended September 30, 2024. For additional information on borrowings, see Note 13—“Borrowings, Subordinated Notes and Debentures” in the 2024 Form 10-K.

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OTHER ASSETS

[Other Assets](#)  
[\[Abstract\]](#)

[OTHER ASSETS](#)

OTHER ASSETS

Other Assets in the Consolidated Balance Sheets primarily comprises bank-owned life insurance, accrued interest receivable, derivatives, net deferred income tax assets, furniture, equipment and software, right-of-use lease assets, LIHTC investments and other receivables. For additional information on other assets, see Note 9—“Other Assets” in the 2024 Form 10-K. For additional information on accrued interest receivable, see Note 4—“Loans & Allowance for Credit Losses,” for additional information on derivatives, see Note 5—“Derivatives.”

**LIHTC Investments.** The Company recognized the following income and tax benefits for its LIHTC investments.

|                                                                         |    | For the Three Months Ended September 30, |        |
|-------------------------------------------------------------------------|----|------------------------------------------|--------|
|                                                                         |    | 2024                                     | 2023   |
| <i>(Dollars in thousands)</i>                                           |    |                                          |        |
| Tax credits recognized                                                  | \$ | 1,420                                    | \$ 850 |
| Other tax benefits recognized                                           |    | 312                                      | 313    |
| Amortization                                                            |    | (1,406)                                  | (848)  |
| Net benefit (expense) included in income tax expense                    |    | 326                                      | 315    |
| Other income (loss) included in banking and service fees                |    | —                                        | —      |
| Net benefit (expense) included in the Consolidated Statements of Income | \$ | 326                                      | \$ 315 |



The Company recognized the following investments on its balance sheets.

| <i>(Dollars in thousands)</i>           | As of September 30, 2024 |        | As of June 30, 2024 |        |
|-----------------------------------------|--------------------------|--------|---------------------|--------|
| LIHTC investments                       | \$                       | 64,467 | \$                  | 65,873 |
| LIHTC unfunded commitments <sup>1</sup> | \$                       | 38,083 | \$                  | 40,617 |

<sup>1</sup>LIHTC unfunded commitments are included in "Accounts Payable and Other Liabilities" on the Consolidated Balance Sheets.

For the three months ended September 30, 2024 and 2023, there have been no significant modifications or events that resulted in the change in the nature of the LIHTC investments or any changes in the relationship with the underlying project.

For the three months ended September 30, 2024 and 2023, there has been no impairment loss recognized from the forfeiture or ineligibility of income tax credits.

**[XML 33 R20.htm IDEA: XBRL DOCUMENT](#)**

**Pay vs Performance**  
**Disclosure - USD (\$)**  
**\$ in Thousands**  
**3 Months Ended**  
**Sep. 30, 2024 Sep. 30, 2023**

**Pay vs Performance Disclosure**

**Net income** \$ 112,340 \$ 82,645

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**Insider Trading**  
**Arrangements**  
**3 Months Ended**  
**Sep. 30, 2024**

**Trading Arrangements, by Individual**

**Rule 10b5-1 Arrangement Adopted** false  
**Non-Rule 10b5-1 Arrangement Adopted** false  
**Rule 10b5-1 Arrangement Terminated** false  
**Non-Rule 10b5-1 Arrangement Terminated** false

**XML 35 R22.htm IDEA: XBRL DOCUMENT**

**SUMMARY OF**  
**SIGNIFICANT**  
**ACCOUNTING**  
**POLICIES (Policies)**  
**Accounting Policies**  
**[Abstract]**  
**Consolidation**

**3 Months Ended**

**Sep. 30, 2024**

The condensed consolidated financial statements include the accounts of Axos Financial, Inc. and its wholly owned subsidiaries ("Axos" or the "Company"). Axos Bank (the "Bank"), its wholly owned subsidiaries, and the activities of two lending-related trust entities constitute the Banking Business Segment, and Axos Securities, LLC and its wholly owned subsidiaries constitute the Securities Business Segment. All significant intercompany balances and transactions have been eliminated in consolidation. The Notes to the Condensed Consolidated Financial Statements are an integral part of the Company's financial statements. On December 7, 2023, the Company acquired from the Federal Deposit Insurance Corporation ("FDIC") two loan portfolios with an aggregate unpaid principal balance of \$1.3 billion at a 37% discount to par. For additional information on the "FDIC Loan Purchase," see Note 2—"Acquisitions" in the Company's Annual Report on Form 10-K for the fiscal year ended June 30, 2024 ("2024 Form 10-K") filed with the Securities and Exchange Commission ("SEC").

**Basis of Presentation**

The accompanying interim condensed consolidated financial statements, presented in accordance with accounting principles generally accepted in the United States of America ("GAAP"), are unaudited and reflect all adjustments which, in the opinion of management, are necessary for a fair statement of financial condition and results of operations for the interim periods. All adjustments are of a normal and recurring nature. Certain amounts reported in prior periods have been reclassified to conform with the current presentation. Results for the three months ended September 30, 2024 are not necessarily indicative of results that may be expected for any other interim period or for the year as a whole. Certain information and note disclosures normally included in the audited annual financial statements prepared in accordance with GAAP have been condensed or not repeated herein pursuant to the rules and regulations of the SEC with respect to interim financial reporting. The accompanying unaudited condensed consolidated financial statements should be read in conjunction with the audited consolidated financial statements and accompanying notes for the year ended June 30, 2024 included in the 2024 Form 10-K.

**Stock of Regulatory Agencies**

**Stock of Regulatory Agencies.** The Bank is a member of the Federal Home Loan Bank ("FHLB") system and the Federal Reserve System (the "Federal Reserve"). FHLB members are required to own a certain amount of FHLB stock based on the level of borrowings and other factors while Federal Reserve members are required to own a certain amount of Federal Reserve Bank stock based on the member's equity capital and surplus. FHLB and Federal Reserve Bank stock is carried at cost, classified as a restricted security, and periodically evaluated for impairment based on ultimate recovery of par value. Axos Securities, LLC is a member of the Depository Trust & Clearing Corporation ("DTCC"), a financial services company providing clearing and settlement services to the financial markets. Members are required to own a certain amount of DTCC stock based on the clearing levels and other factors. DTCC stock is valued based on information provided by the DTCC, classified as a restricted security, and periodically evaluated for impairment based on the ultimate recovery of carrying value.

**Comprehensive Income**

**Comprehensive Income.** Comprehensive income consists of net income and other comprehensive income ("OCI"). OCI includes unrealized gains and losses on available-for-sale securities and gains and losses on derivatives in designated cash flow hedge accounting relationships.

**Derivatives**

**Derivatives.** Commitments to fund mortgage loans (interest rate locks) to be sold into the secondary market and forward commitments for the future delivery of these mortgage loans are accounted for as free standing derivatives. The Company enters into forward commitments for the future delivery of mortgage loans when interest rate locks are entered into, in order to economically hedge the change in interest rates resulting from its commitments to fund the loans. Changes in the fair values of these derivatives are included in "Mortgage banking income" on the Consolidated Statements of Income.

The Company makes markets in interest rate swap and cap derivatives to facilitate customer demand. The Company enters into offsetting derivative transactions to offset its interest rate risk associated with this customer transaction activity. The Company acquired as part of the FDIC Loan Purchase certain customer-facing interest rate derivatives and related market-facing derivatives which offset the Company's interest rate risk. For additional information on these derivatives see Note 2—

"Acquisitions" in the 2024 Form 10-K and Note 5— "Derivatives." Changes in the fair values of these derivatives, and related fees, are included in "Banking and service fees" on the Consolidated Statements of Income.

Derivative assets and liabilities are not subject to any counterparty netting and are presented at fair value on a gross basis in "Other assets" and "Accounts payable and other liabilities", respectively, in the Consolidated Balance Sheets and cash flows related to derivative assets and liabilities are presented in "Net change in assets and liabilities which provide (use) cash - Other Assets" and "Net change in assets and liabilities which provide (use) cash - Accounts payable and other liabilities," respectively, in the Consolidated Statements of Cash Flows.

The Company applies hedge accounting to certain derivative instruments for interest rate risk management purposes. The Company uses such derivative instruments to hedge forecasted variable cash flows from floating-rate deposits. For designated cash flow hedges, changes in the fair value of the derivatives are initially recorded in OCI and subsequently recognized in earnings once the hedged item affects earnings. Derivative gains and losses reclassified to earnings are recognized in interest expense on the condensed Consolidated Statements of Income, consistent with the hedged floating-rate deposits.

Hedge accounting relationships, including the associated risk management objective and strategy, are formally documented at inception. Additionally, the effectiveness of hedge accounting relationships is monitored throughout the duration of the hedge period. Hedge accounting treatment is discontinued either when the derivative is terminated, when it is determined that a derivative is not expected to be, or has ceased to be, effective as a hedge or if the Company removes the cash flow hedge designation. If a hedge accounting relationship is terminated and the original hedged transaction remains probable to occur, the amount in accumulated other comprehensive income is recognized in earnings on a straight-line basis over the remaining term of the derivative. If the original hedged transaction no longer remains probable to occur, any amount in accumulated other comprehensive income is immediately recognized in income.

**New Accounting Standards**

**Recently Adopted Accounting Standards**

On July 1, 2024, the Company adopted Accounting Standards Update ("ASU") 2023-02 which permits an election, if certain conditions are met, to account for tax equity investments using the proportional amortization method, which was previously limited to low-income housing tax credit ("LIHTC") investments. As the Company's tax equity investments solely comprise LIHTC investments accounted for under the proportional amortization method, there was no impact on its financial condition or results of operations upon adoption. For additional information on the Company's LIHTC investments, see Note 12 - "Other Assets."

**Accounting Standards Issued But Not Yet Adopted**

In November 2023, the Financial Accounting Standards Board ("FASB") issued ASU 2023-07 which requires disclosure of significant business segment expenses and a description of the composition of other segment expenses by business segment. The ASU also requires disclosure of the title and position of the chief operating decision maker and an explanation of how the chief operating decision maker uses the reported measures of segment profit or loss in assessing segment performance and deciding how to allocate resources. This standard is effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. The Company does not expect any impact on its financial condition or results of operations upon adoption.

In December 2023, the FASB issued ASU 2023-09 which requires further granularity on the disclosure of income taxes, including:

- Certain prescribed line items in the income tax rate reconciliation presented both in dollar and percentage terms;
- Income taxes paid, income before income taxes and income taxes disaggregated by federal, state and foreign taxes; and
- Further disaggregation of income taxes paid by any individual jurisdiction equal to or exceeding five percent of total income taxes paid.

This standard is effective for fiscal years beginning after December 15, 2024. The Company does not expect any impact on its financial condition or results of operations upon adoption.

**Credit Quality Indicators**

**Credit Quality Indicators.** The Company categorizes loans into risk categories based on relevant information about the ability of borrowers to service their debt such as: current financial information, historical payment experience, credit documentation, public information and current economic trends. In addition to the borrower's primary source of repayment, in its risk rating process the Company considers all available sources of repayment, including obligor guaranties and liquidations of pledged collateral, where individually or together such sources would fully repay the loan on a timely basis. The Company analyzes loans individually by classifying the loans based on credit risk. The Company uses the following internally-defined risk ratings.

**Pass.** Loans where repayment in full is expected through any of the borrower's sources of repayment.

**Special Mention.** Loans where any credit risk is not considered significant yet require management's attention given certain currently identified characteristics of the borrower, collateral securing the loan and the obligor's net worth and paying capacity. If the identified credit risks are not adequately monitored or mitigated, the loan may weaken and the Company's credit position with respect to the loan may deteriorate in the future.

**Substandard.** Loans where currently identified characteristics of the borrower, collateral securing the loan and the obligor's net worth and paying capacity, taken together, could jeopardize the repayment of the debt. A loan not fully supported by at least one available source of repayment and involves a distinct possibility that the Company will sustain some loss in that loan if the weakness is not cured. A loan supported by a guaranty, collateral sufficient to incentivize a sale or refinancing, or cash flow that is sufficient for timely repayment in full will not be classified as substandard even if the loan has a well-defined weakness in other sources of repayment.

**Doubtful.** Loans reflecting the same characteristics as those classified as substandard, but for which repayment in full in accordance with the contractual terms is currently considered highly unlikely.

The Company reviews and grades loans following a continuous review process, featuring coverage of all loan types and business lines at least quarterly. Continuous reviewing provides more effective risk monitoring because it immediately tests for potential impacts caused by changes in personnel, policy, products or underwriting standards.

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**FAIR VALUE (Tables)**

**3 Months Ended**  
**Sep. 30, 2024**

**Fair Value Disclosures [Abstract]**  
**Schedule of Assets and Liabilities Measured at Fair Value on Recurring Basis**

The following tables set forth the Company's financial assets and liabilities measured at fair value on a recurring basis at September 30, 2024 and June 30, 2024. Assets and liabilities are classified in their entirety based on the lowest level of input significant to the fair value measurement:

|                                                               | September 30, 2024                                     |                                                    |            |
|---------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------|------------|
|                                                               | Significant Other<br>Observable<br>Inputs<br>(Level 2) | Significant<br>Unobservable<br>Inputs<br>(Level 3) | Total      |
| <b>(Dollars in thousands)</b>                                 |                                                        |                                                    |            |
| ASSETS:                                                       |                                                        |                                                    |            |
| Trading securities                                            | \$ 594                                                 | \$ —                                               | \$ 594     |
| Available-for-sale securities:                                |                                                        |                                                    |            |
| Agency MBS                                                    | 43,120                                                 | —                                                  | 43,120     |
| Non-Agency MBS                                                | —                                                      | 91,309                                             | 91,309     |
| Municipal                                                     | 3,567                                                  | —                                                  | 3,567      |
| Total—Available-for-sale securities:                          | \$ 46,687                                              | \$ 91,309                                          | \$ 137,996 |
| Loans held for sale                                           | \$ 14,566                                              | \$ —                                               | \$ 14,566  |
| Servicing rights                                              | \$ —                                                   | \$ 27,335                                          | \$ 27,335  |
| Other assets—Derivative instruments                           | \$ 66,172                                              | \$ —                                               | \$ 66,172  |
| LIABILITIES:                                                  |                                                        |                                                    |            |
| Accounts payable and other liabilities—Derivative instruments | \$ 63,225                                              | \$ —                                               | \$ 63,225  |

  

|                                                               | June 30, 2024                                          |                                                    |            |
|---------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------|------------|
|                                                               | Significant Other<br>Observable<br>Inputs<br>(Level 2) | Significant<br>Unobservable<br>Inputs<br>(Level 3) | Total      |
| <b>(Dollars in thousands)</b>                                 |                                                        |                                                    |            |
| ASSETS:                                                       |                                                        |                                                    |            |
| Trading securities                                            | \$ 353                                                 | \$ —                                               | \$ 353     |
| Available-for-sale securities:                                |                                                        |                                                    |            |
| Agency MBS                                                    | 27,259                                                 | —                                                  | 27,259     |
| Non-Agency MBS                                                | —                                                      | 110,928                                            | 110,928    |
| Municipal                                                     | 3,424                                                  | —                                                  | 3,424      |
| Total—Available-for-sale securities:                          | \$ 30,683                                              | \$ 110,928                                         | \$ 141,611 |
| Loans held for sale                                           | \$ 16,482                                              | \$ —                                               | \$ 16,482  |
| Servicing rights                                              | \$ —                                                   | \$ 28,924                                          | \$ 28,924  |
| Other assets—Derivative instruments                           | \$ 106,796                                             | \$ —                                               | \$ 106,796 |
| LIABILITIES:                                                  |                                                        |                                                    |            |
| Accounts payable and other liabilities—Derivative instruments | \$ 102,949                                             | \$ —                                               | \$ 102,949 |

The following tables present additional information about assets measured at fair value on a recurring basis and for which the Company has utilized Level 3 inputs to determine fair value:

|                                                                                                                             | For the Three Months Ended<br>September 30, 2024   |                               |            |
|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-------------------------------|------------|
|                                                                                                                             | Available-for-sale<br>Securities<br>Non-Agency MBS | Servicing Rights <sup>1</sup> | Total      |
| <b>(Dollars in thousands)</b>                                                                                               |                                                    |                               |            |
| Opening Balance                                                                                                             | \$ 110,928                                         | \$ 28,924                     | \$ 139,852 |
| Total gains or losses for the period:                                                                                       |                                                    |                               |            |
| Included in earnings—Mortgage banking and servicing rights income                                                           | —                                                  | (1,852)                       | (1,852)    |
| Included in other comprehensive income                                                                                      | 782                                                | —                             | 782        |
| Purchases, retentions, issues, sales and settlements:                                                                       |                                                    |                               |            |
| Purchases/Retentions                                                                                                        | —                                                  | 263                           | 263        |
| Settlements                                                                                                                 | (20,401)                                           | —                             | (20,401)   |
| Closing balance                                                                                                             | \$ 91,309                                          | \$ 27,335                     | \$ 118,644 |
| Change in unrealized gains or losses for the period included in earnings for assets held at the end of the reporting period | \$ —                                               | \$ (1,852)                    | \$ (1,852) |

<sup>1</sup> Earnings from servicing rights were attributable to: time and payoffs, representing a decrease in servicing rights value due to passage of time, including the impact from both regularly scheduled loan principal payments and loans that were paid down or paid off during the period of \$0.2 million for the three months ended September 30, 2024 and a decrease in servicing rights value resulting from market-driven changes in interest rates of \$1.6 million for the three months ended September 30, 2024. Additions to servicing rights were related to purchases and servicing rights retained upon sale of loans held for sale.

|                                                                                                                             | For the Three Months Ended<br>September 30, 2023   |                               |            |
|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-------------------------------|------------|
|                                                                                                                             | Available-for-sale<br>Securities<br>Non-Agency MBS | Servicing Rights <sup>1</sup> | Total      |
| <b>(Dollars in thousands)</b>                                                                                               |                                                    |                               |            |
| Opening Balance                                                                                                             | \$ 205,005                                         | \$ 25,443                     | \$ 230,448 |
| Total gains or losses for the period:                                                                                       |                                                    |                               |            |
| Included in earnings—Mortgage banking and servicing rights income                                                           | —                                                  | 1,858                         | 1,858      |
| Included in other comprehensive income                                                                                      | 1,316                                              | —                             | 1,316      |
| Purchases, retentions, issues, sales and settlements:                                                                       |                                                    |                               |            |
| Purchases/Retentions                                                                                                        | —                                                  | 2,037                         | 2,037      |
| Settlements                                                                                                                 | (245)                                              | —                             | (245)      |
| Closing balance                                                                                                             | \$ 206,076                                         | \$ 29,338                     | \$ 235,414 |
| Change in unrealized gains or losses for the period included in earnings for assets held at the end of the reporting period | \$ —                                               | \$ 1,858                      | \$ 1,858   |

<sup>1</sup> Earnings from servicing rights were attributable to: time and payoffs, representing a decrease in servicing rights value due to passage of time, including the impact from both regularly scheduled loan principal payments and loans that were paid down or paid off during the period of \$0.2 million for the three months ended September 30, 2023, and an increase in servicing rights value resulting from market-driven changes in interest rates of \$2.1 million for the three months ended September 30, 2023. Additions to servicing rights were related to purchases and servicing rights retained upon sale of loans held for sale.

The table below summarizes the quantitative information about Level 3 fair value measurements:

|                                               | September 30, 2024 |                      |                                                                                                                                                             |                                                                                                                  |
|-----------------------------------------------|--------------------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
|                                               | Fair Value         | Valuation Technique  | Unobservable Input                                                                                                                                          | Range (Weighted Average) <sup>1</sup>                                                                            |
| <b>(Dollars in thousands)</b>                 |                    |                      |                                                                                                                                                             |                                                                                                                  |
| Available-for-sale securities: Non-Agency MBS | \$ 91,309          | Discounted Cash Flow | Projected Constant Prepayment Rate,<br>Projected Constant Default Rate,<br>Projected Loss Severity,<br>Discount Rate over SOFR Swaps,<br>Credit Enhancement | 0.0 to 69.6% (34.5%)<br>0.0 to 5.5% (2.6%)<br>0.0 to 68.9% (32.6%)<br>2.5 to 4.9% (2.6%)<br>0.0 to 64.3% (26.1%) |
| Servicing Rights                              | \$ 27,335          | Discounted Cash Flow | Projected Constant Prepayment Rate,<br>Life (in years),<br>Discount Rate                                                                                    | 5.2 to 24.2% (10.9%)<br>2.4 to 11.1 (8.3)<br>9.5 to 11.2% (9.8%)                                                 |

  

|                                               | June 30, 2024 |                      |                                                                                                                                                             |                                                                                                                   |
|-----------------------------------------------|---------------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
|                                               | Fair Value    | Valuation Technique  | Unobservable Input                                                                                                                                          | Range (Weighted Average) <sup>1</sup>                                                                             |
| <b>(Dollars in thousands)</b>                 |               |                      |                                                                                                                                                             |                                                                                                                   |
| Available-for-sale securities: Non-Agency MBS | \$ 110,928    | Discounted Cash Flow | Projected Constant Prepayment Rate,<br>Projected Constant Default Rate,<br>Projected Loss Severity,<br>Discount Rate over SOFR Swaps,<br>Credit Enhancement | 0.0 to 72.1% (38.0%)<br>0.0 to 13.7% (2.8%)<br>0.0 to 68.9% (32.9%)<br>2.5 to 4.9% (2.5%)<br>0.0 to 64.9% (22.8%) |
| Servicing Rights                              | \$ 28,924     | Discounted Cash Flow | Projected Constant Prepayment Rate,<br>Life (in years),<br>Discount Rate                                                                                    | 5.5 to 95.2% (11.8%)<br>0.4 to 14.9 (7.9)<br>9.5 to 11.2% (9.8%)                                                  |

<sup>1</sup> The weighted average for Available-for-sale securities: Non-agency MBS is based on the relative fair value of the securities and for Servicing Rights is based on the relative unpaid principal of the loans being serviced.

The aggregate fair value of loans held for sale, carried at fair value, the contractual balance (including accrued interest), and the unrealized gain were:

| (Dollars in thousands) | September 30, 2024 |        | June 30, 2024 |        |
|------------------------|--------------------|--------|---------------|--------|
| Aggregate fair value   | \$                 | 14,566 | \$            | 16,482 |
| Contractual balance    |                    | 13,977 |               | 15,966 |
| Unrealized gain        | \$                 | 589    | \$            | 516    |

The total interest income and amount of gains and losses from changes in fair value included in earnings for loans held for sale were:

|                               | September 30, |     |      |       |
|-------------------------------|---------------|-----|------|-------|
| <i>(Dollars in thousands)</i> | 2024          |     | 2023 |       |
| Interest income               | \$            | 288 | \$   | 189   |
| Change in fair value          |               | 17  |      | (129) |
| Total                         | \$            | 305 | \$   | 60    |

## Schedule of Carrying Amounts and Estimated Fair Values of Financial Instruments at Period-End

Carrying amounts and estimated fair values of financial instruments at September 30, 2024 and June 30, 2024 were:

|                                                                 | September 30, 2024 |              |            |            |                  |
|-----------------------------------------------------------------|--------------------|--------------|------------|------------|------------------|
|                                                                 | Carrying Amount    | Fair Value   |            |            | Total Fair Value |
|                                                                 |                    | Level 1      | Level 2    | Level 3    |                  |
| <b>(Dollars in thousands)</b>                                   |                    |              |            |            |                  |
| Financial assets:                                               |                    |              |            |            |                  |
| Cash, cash equivalents and restricted cash                      | \$ 2,803,856       | \$ 2,803,856 | \$ —       | \$ —       | \$ 2,803,856     |
| Trading securities                                              | 594                | —            | 594        | —          | 594              |
| Available-for-sale securities                                   | 137,996            | —            | 46,687     | 91,309     | 137,996          |
| Stock of regulatory agencies                                    | 34,417             | —            | 34,417     | —          | 34,417           |
| Loans held for sale, at fair value                              | 14,566             | —            | 14,566     | —          | 14,566           |
| Loans held for investment—net                                   | 19,280,609         | —            | —          | 19,563,846 | 19,563,846       |
| Securities borrowed                                             | 84,326             | —            | —          | 83,501     | 83,501           |
| Customer, broker-dealer and clearing receivables                | 262,774            | —            | —          | 261,163    | 261,163          |
| Servicing rights                                                | 27,335             | —            | —          | 27,335     | 27,335           |
| Other assets - derivative instruments                           | 66,172             | —            | 66,172     | —          | 66,172           |
| Financial liabilities:                                          |                    |              |            |            |                  |
| Total deposits                                                  | 19,973,329         | —            | 19,743,134 | —          | 19,743,134       |
| Advances from the Federal Home Loan Bank                        | 90,000             | —            | 86,700     | —          | 86,700           |
| Borrowings, subordinated notes and debentures                   | 313,519            | —            | 285,114    | —          | 285,114          |
| Securities loaned                                               | 95,883             | —            | —          | 95,398     | 95,398           |
| Customer, broker-dealer and clearing payables                   | 315,985            | —            | —          | 315,985    | 315,985          |
| Accounts payable and other liabilities - derivative instruments | 63,225             | —            | 63,225     | —          | 63,225           |

## Schedule of Additional Information About Assets Measured at Fair Value on a Recurring Basis and for which the Company has Utilized Level 3 Inputs to Determine Fair Value

## Schedule of Quantitative Information About Level 3 Fair Value Measurements

## Schedule of Aggregate Fair Value, Contractual Balance, and Gains of Loans Held For Sale

|                                                                 | June 30, 2024   |              |            |            |                  |  |
|-----------------------------------------------------------------|-----------------|--------------|------------|------------|------------------|--|
|                                                                 |                 | Fair Value   |            |            |                  |  |
|                                                                 | Carrying Amount | Level 1      | Level 2    | Level 3    | Total Fair Value |  |
| <i>(Dollars in thousands)</i>                                   |                 |              |            |            |                  |  |
| Financial assets:                                               |                 |              |            |            |                  |  |
| Cash, cash equivalents and restricted cash                      | \$ 2,185,776    | \$ 2,185,776 | \$ —       | \$ —       | \$ 2,185,776     |  |
| Trading securities                                              | —               | —            | 353        | —          | 353              |  |
| Available-for-sale securities                                   | 141,611         | —            | 30,683     | 110,928    | 141,611          |  |
| Stock of regulatory agencies                                    | 21,957          | —            | 21,957     | —          | 21,957           |  |
| Loans held for sale, at fair value                              | 16,482          | —            | 16,482     | —          | 16,482           |  |
| Loans held for investment—net                                   | 19,231,385      | —            | —          | 19,209,442 | 19,209,442       |  |
| Securities borrowed                                             | 67,212          | —            | —          | 71,480     | 71,480           |  |
| Customer, broker-dealer and clearing receivables                | 240,028         | —            | —          | 249,317    | 249,317          |  |
| Servicing rights                                                | 28,924          | —            | —          | 28,924     | 28,924           |  |
| Other assets - derivative instruments                           | 106,796         | —            | 106,796    | —          | 106,796          |  |
| Financial liabilities:                                          |                 |              |            |            |                  |  |
| Total deposits                                                  | 19,359,217      | —            | 19,217,281 | —          | 19,217,281       |  |
| Advances from the Federal Home Loan Bank                        | 90,000          | —            | 84,201     | —          | 84,201           |  |
| Borrowings, subordinated notes and debentures                   | 325,679         | —            | 302,487    | —          | 302,487          |  |
| Securities loaned                                               | 74,177          | —            | —          | 74,021     | 74,021           |  |
| Customer, broker-dealer and clearing payables                   | 301,127         | —            | —          | 301,127    | 301,127          |  |
| Accounts payable and other liabilities - derivative instruments | 102,949         | —            | 102,949    | —          | 102,949          |  |

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AVAILABLE-FOR-SALE SECURITIES (Tables)

Investments, Debt and Equity Securities [Abstract]

Schedule of Amortized Cost, Carrying Amount and Fair Value of Available-for-sale Securities

3 Months Ended

Sep. 30, 2024

The amortized cost and fair value of available-for-sale securities were:

| (Dollars in thousands)              | September 30, 2024 |                  |                   |            |
|-------------------------------------|--------------------|------------------|-------------------|------------|
|                                     | Amortized Cost     | Unrealized Gains | Unrealized Losses | Fair Value |
| Mortgage-backed securities (MBS):   |                    |                  |                   |            |
| Agency <sup>1</sup>                 | \$ 44,702          | \$ 359           | \$ (1,941)        | \$ 43,120  |
| Non-agency <sup>2</sup>             | 90,258             | 1,295            | (244)             | 91,309     |
| Total mortgage-backed securities    | 134,960            | 1,654            | (2,185)           | 134,429    |
| Municipal                           | 3,822              | —                | (255)             | 3,567      |
| Total available-for-sale securities | \$ 138,782         | \$ 1,654         | \$ (2,440)        | \$ 137,996 |

  

| (Dollars in thousands)              | June 30, 2024  |                  |                   |            |
|-------------------------------------|----------------|------------------|-------------------|------------|
|                                     | Amortized Cost | Unrealized Gains | Unrealized Losses | Fair Value |
| Mortgage-backed securities (MBS):   |                |                  |                   |            |
| Agency <sup>1</sup>                 | \$ 29,835      | \$ 83            | \$ (2,659)        | \$ 27,259  |
| Non-agency <sup>2</sup>             | 110,658        | 838              | (568)             | 110,928    |
| Total mortgage-backed securities    | 140,493        | 921              | (3,227)           | 138,187    |
| Municipal                           | 3,788          | —                | (364)             | 3,424      |
| Total available-for-sale securities | \$ 144,281     | \$ 921           | \$ (3,591)        | \$ 141,611 |

<sup>1</sup> Includes securities guaranteed by Ginnie Mae, a U.S. government agency, and the government sponsored enterprises Fannie Mae and Freddie Mac.  
<sup>2</sup> Private sponsors of securities collateralized primarily by first-lien mortgage loans on commercial properties or by pools of 1-4 family residential first mortgages. Primarily super senior securities secured by prime, Alt-A or pay-option ARM mortgages.

The following table sets forth the expected maturity distribution of our mortgage-backed securities, which is based on assumed prepayment rates, and the maturity distribution of our non-MBS, which is based on the contractual maturity:

| (Dollars in thousands)            | As of September 30, 2024 |                     |                                     |                                     |                     |
|-----------------------------------|--------------------------|---------------------|-------------------------------------|-------------------------------------|---------------------|
|                                   | Total Amount             | Due Within One Year | Due after One but within Five Years | Due after Five but within Ten Years | Due After Ten Years |
| MBS:                              |                          |                     |                                     |                                     |                     |
| Agency                            | \$ 44,702                | \$ 10,367           | \$ 25,954                           | \$ 6,323                            | \$ 2,058            |
| Non-Agency                        | 90,258                   | 86,452              | 1,817                               | 1,389                               | 600                 |
| Total MBS                         | 134,960                  | 96,819              | 27,771                              | 7,712                               | 2,658               |
| Municipal                         | 3,822                    | —                   | —                                   | —                                   | 3,822               |
| Available-for-sale—Amortized cost | 138,782                  | 96,819              | 27,771                              | 7,712                               | 6,480               |
| Available-for-sale—Fair value     | 137,996                  | 96,543              | 27,421                              | 7,735                               | 6,297               |

Schedule of Securities in a Continuous Unrealized Loss Position

Securities with unrealized losses, aggregated by investment category and length of time that individual securities have been in a continuous unrealized loss position, were:

| (Dollars in thousands)              | September 30, 2024                                 |                         |                     |                         |            |                         |
|-------------------------------------|----------------------------------------------------|-------------------------|---------------------|-------------------------|------------|-------------------------|
|                                     | Available-for-sale securities in loss position for |                         |                     |                         |            |                         |
|                                     | Less Than 12 Months                                |                         | More Than 12 Months |                         | Total      |                         |
|                                     | Fair Value                                         | Gross Unrealized Losses | Fair Value          | Gross Unrealized Losses | Fair Value | Gross Unrealized Losses |
| MBS:                                |                                                    |                         |                     |                         |            |                         |
| Agency                              | \$ 15,991                                          | \$ (8)                  | \$ 18,741           | \$ (1,933)              | \$ 34,732  | \$ (1,941)              |
| Non-agency                          | —                                                  | —                       | 58,565              | (244)                   | 58,565     | (244)                   |
| Total MBS                           | 15,991                                             | (8)                     | 77,306              | (2,177)                 | 93,297     | (2,185)                 |
| Municipal                           | —                                                  | —                       | 3,567               | (255)                   | 3,567      | (255)                   |
| Total available-for-sale securities | \$ 15,991                                          | \$ (8)                  | \$ 80,873           | \$ (2,432)              | \$ 96,864  | \$ (2,440)              |

  

| (Dollars in thousands)              | June 30, 2024                                      |                         |                     |                         |            |                         |
|-------------------------------------|----------------------------------------------------|-------------------------|---------------------|-------------------------|------------|-------------------------|
|                                     | Available-for-sale securities in loss position for |                         |                     |                         |            |                         |
|                                     | Less Than 12 Months                                |                         | More Than 12 Months |                         | Total      |                         |
|                                     | Fair Value                                         | Gross Unrealized Losses | Fair Value          | Gross Unrealized Losses | Fair Value | Gross Unrealized Losses |
| MBS:                                |                                                    |                         |                     |                         |            |                         |
| Agency                              | \$ 2,644                                           | \$ (31)                 | \$ 19,298           | \$ (2,628)              | \$ 21,942  | \$ (2,659)              |
| Non-agency                          | 15                                                 | —                       | 78,364              | (568)                   | 78,379     | (568)                   |
| Total MBS                           | 2,659                                              | (31)                    | 97,662              | (3,196)                 | 100,321    | (3,227)                 |
| Municipal                           | —                                                  | —                       | 3,424               | (364)                   | 3,424      | (364)                   |
| Total available-for-sale securities | \$ 2,659                                           | \$ (31)                 | \$ 101,086          | \$ (3,560)              | \$ 103,745 | \$ (3,591)              |

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LOANS & ALLOWANCE FOR CREDIT LOSSES (Tables)

Receivables [Abstract]

Schedule of Composition of the Loan Portfolio

3 Months Ended

Sep. 30, 2024

The following table sets forth the composition of the loan portfolio:

| (Dollars in thousands)                           | September 30, 2024 |            | June 30, 2024 |            |
|--------------------------------------------------|--------------------|------------|---------------|------------|
|                                                  |                    |            |               |            |
| Single Family - Mortgage & Warehouse             | \$ —               | 4,151,583  | \$ —          | 4,178,832  |
| Multifamily and Commercial Mortgage <sup>1</sup> |                    | 3,647,469  |               | 3,861,931  |
| Commercial Real Estate <sup>1</sup>              |                    | 6,256,265  |               | 6,088,622  |
| Commercial & Industrial - Non-RE                 |                    | 5,354,752  |               | 5,241,766  |
| Auto & Consumer                                  |                    | 415,765    |               | 431,660    |
| Total gross loans                                |                    | 19,825,834 |               | 19,802,811 |
| Allowance for credit losses - loans              |                    | (263,854)  |               | (260,542)  |
| Unaccreted premiums (discounts) and loan fees    |                    | (281,371)  |               | (310,884)  |
| Total net loans                                  | \$ —               | 19,280,609 | \$ —          | 19,231,385 |

<sup>1</sup> Includes purchased credit deteriorated ("PCD") loans of \$282.6 million and \$284.0 million in Multifamily and Commercial Mortgage and \$44.5 million and \$44.5 million in Commercial Real Estate as of September 30, 2024 and June 30, 2024, respectively. For further detail on PCD loans, see Note 1—"Organizations and Summary of Significant Accounting Policies" in the 2024 Form 10-K.

Schedule of Real Estate Loans, Loan-to-Value Ratio

The following table presents loan-to-value ("LTV") for the Company's real estate loans outstanding as of September 30, 2024:

|                      | Total Real Estate Loans | Single Family - Mortgage & Warehouse | Multifamily and Commercial Mortgage | Commercial Real Estate |
|----------------------|-------------------------|--------------------------------------|-------------------------------------|------------------------|
| Weighted-Average LTV | 47.9 %                  | 55.8 %                               | 52.1 %                              | 40.1 %                 |
| Median LTV           | 52.0 %                  | 54.0 %                               | 50.0 %                              | 43.5 %                 |

Schedule of Allowance for Credit Losses on Financing Receivables

The following table presents the components of the provision for credit losses:

| (Dollars in thousands)                                     | September 30, |        |
|------------------------------------------------------------|---------------|--------|
|                                                            | 2024          | 2023   |
| Provision for credit losses - loans                        | \$ —          | 11,500 |
| Provision for credit losses - unfunded lending commitments | —             | 2,500  |
| Total provision for credit losses                          | \$ —          | 14,000 |

The following tables summarize activity in the allowance for credit losses - loans by portfolio segment:

| For the Three Months Ended September 30, 2024 |                                    |                                     |                        |                                  |                 |            |
|-----------------------------------------------|------------------------------------|-------------------------------------|------------------------|----------------------------------|-----------------|------------|
| (Dollars in thousands)                        | Single Family-Mortgage & Warehouse | Multifamily and Commercial Mortgage | Commercial Real Estate | Commercial & Industrial - Non-RE | Auto & Consumer | Total      |
| Balance at July 1, 2024                       | \$ 16,943                          | \$ 70,771                           | \$ 87,780              | \$ 76,032                        | \$ 9,016        | \$ 260,542 |
| Provision (benefit) for credit losses - loans | 464                                | (1,806)                             | 7,252                  | 3,555                            | 2,035           | 11,500     |
| Charge-offs                                   | —                                  | (3,357)                             | —                      | (3,032)                          | (2,849)         | (9,238)    |
| Recoveries                                    | 46                                 | —                                   | —                      | —                                | 1,004           | 1,050      |
| Balance at September 30, 2024                 | \$ 17,453                          | \$ 65,608                           | \$ 95,032              | \$ 76,555                        | \$ 9,206        | \$ 263,854 |

| For the Three Months Ended September 30, 2023 |                                    |                                     |                        |                                  |                 |       |         |
|-----------------------------------------------|------------------------------------|-------------------------------------|------------------------|----------------------------------|-----------------|-------|---------|
|                                               | Single Family-Mortgage & Warehouse | Multifamily and Commercial Mortgage | Commercial Real Estate | Commercial & Industrial - Non-RE | Auto & Consumer | Total |         |
| <i>(Dollars in thousands)</i>                 |                                    |                                     |                        |                                  |                 |       |         |
| Balance at July 1, 2023                       | \$ 17,503                          | \$ 16,848                           | \$ 72,755              | \$ 46,347                        | \$ 13,227       | \$    | 166,680 |
| Provision (benefit) for credit losses - loans | (10)                               | (974)                               | (1,400)                | 8,245                            | (111)           |       | 5,750   |
| Charge-offs                                   | (80)                               | —                                   | —                      | —                                | (2,281)         |       | (2,361) |
| Recoveries                                    | 13                                 | —                                   | —                      | —                                | 788             |       | 801     |
| Balance at September 30, 2023                 | \$ 17,426                          | \$ 15,874                           | \$ 71,355              | \$ 54,592                        | \$ 11,623       | \$    | 170,870 |

The following tables present a summary of the activity in the allowance for credit losses for off-balance sheet lending commitments:

|                                                            |    | Three Months Ended September 30, |      |        |  |
|------------------------------------------------------------|----|----------------------------------|------|--------|--|
|                                                            |    | 2024                             | 2023 |        |  |
| <i>(Dollars in thousands)</i>                              |    |                                  |      |        |  |
| Balance at July 1,                                         | \$ | 10,223                           | \$   | 10,473 |  |
| Provision for credit losses - unfunded lending commitments |    | 2,500                            |      | 1,250  |  |
| Balance at September 30,                                   | \$ | 12,723                           | \$   | 11,723 |  |

#### Schedule of Outstanding Principal Balance on Loans Performing and Nonaccrual

| September 30, 2024              |                                    |                                     |                        |                                  |                 |       |            |
|---------------------------------|------------------------------------|-------------------------------------|------------------------|----------------------------------|-----------------|-------|------------|
|                                 | Single Family-Mortgage & Warehouse | Multifamily and Commercial Mortgage | Commercial Real Estate | Commercial & Industrial - Non-RE | Auto & Consumer | Total |            |
| <i>(Dollars in thousands)</i>   |                                    |                                     |                        |                                  |                 |       |            |
| Performing                      | \$ 4,092,504                       | \$ 3,616,032                        | \$ 6,215,663           | \$ 5,311,156                     | \$ 413,781      | \$    | 19,649,136 |
| Nonaccrual                      | 59,079                             | 31,437                              | 40,602                 | 43,596                           | 1,984           |       | 176,698    |
| Total                           | \$ 4,151,583                       | \$ 3,647,469                        | \$ 6,256,265           | \$ 5,354,752                     | \$ 415,765      | \$    | 19,825,834 |
| Nonaccrual loans to total loans |                                    |                                     |                        |                                  |                 |       | 0.89 %     |

| June 30, 2024                   |                                    |                                     |                        |                                  |                 |       |            |
|---------------------------------|------------------------------------|-------------------------------------|------------------------|----------------------------------|-----------------|-------|------------|
|                                 | Single Family-Mortgage & Warehouse | Multifamily and Commercial Mortgage | Commercial Real Estate | Commercial & Industrial - Non-RE | Auto & Consumer | Total |            |
| <i>(Dollars in thousands)</i>   |                                    |                                     |                        |                                  |                 |       |            |
| Performing                      | \$ 4,133,121                       | \$ 3,826,877                        | \$ 6,062,520           | \$ 5,237,746                     | \$ 429,188      | \$    | 19,689,452 |
| Nonaccrual                      | 45,711                             | 35,054                              | 26,102                 | 4,020                            | 2,472           |       | 113,359    |
| Total                           | \$ 4,178,832                       | \$ 3,861,931                        | \$ 6,088,622           | \$ 5,241,766                     | \$ 431,660      | \$    | 19,802,811 |
| Nonaccrual loans to total loans |                                    |                                     |                        |                                  |                 |       | 0.57 %     |

#### Schedule of Composition of Loan and Lease Portfolio by Credit Quality Indicators

The following tables present the composition of loans by portfolio segment, fiscal year of origination and credit quality indicator, and the amount of year-to-date gross charge-offs.

| September 30, 2024                                      |              |              |              |              |              |              |                 |               |
|---------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------------|---------------|
| Loans Held for Investment by Fiscal Year of Origination |              |              |              |              |              |              |                 |               |
|                                                         | 2025         | 2024         | 2023         | 2022         | 2021         | Prior        | Revolving Loans | Total         |
| <i>(Dollars in thousands)</i>                           |              |              |              |              |              |              |                 |               |
| Single Family-Mortgage & Warehouse                      |              |              |              |              |              |              |                 |               |
| Pass                                                    | \$ 123,052   | \$ 434,335   | \$ 550,071   | \$ 1,171,584 | \$ 476,230   | \$ 912,453   | \$ 345,288      | \$ 4,013,013  |
| Special Mention                                         | —            | 31,000       | —            | 7,374        | 5,394        | —            | —               | 78,989        |
| Substandard                                             | —            | —            | 1,085        | 9,668        | —            | 49,428       | —               | 60,181        |
| Doubtful                                                | —            | —            | —            | —            | —            | —            | —               | —             |
| Total                                                   | 123,052      | 465,335      | 551,156      | 1,188,626    | 481,624      | 996,502      | 345,288         | 4,151,583     |
| Year-to-date gross charge-offs                          | —            | —            | —            | —            | —            | —            | —               | —             |
| Multifamily and Commercial Mortgage                     |              |              |              |              |              |              |                 |               |
| Pass                                                    | 6,410        | 30,848       | 652,262      | 1,023,889    | 493,090      | 1,221,788    | —               | 3,428,287     |
| Special Mention                                         | —            | —            | 23,774       | 41,030       | 8,975        | 52,624       | —               | 126,403       |
| Substandard                                             | —            | —            | 9,166        | 7,435        | 29,396       | 46,782       | —               | 92,779        |
| Doubtful                                                | —            | —            | —            | —            | —            | —            | —               | —             |
| Total                                                   | 6,410        | 30,848       | 685,202      | 1,072,354    | 531,461      | 1,321,194    | —               | 3,647,469     |
| Year-to-date gross charge-offs                          | —            | —            | —            | —            | —            | 3,357        | —               | 3,357         |
| Commercial Real Estate                                  |              |              |              |              |              |              |                 |               |
| Pass                                                    | 725,167      | 1,939,760    | 1,144,414    | 1,234,466    | 143,009      | 45,487       | 871,853         | 6,104,156     |
| Special Mention                                         | —            | 63,389       | —            | —            | —            | —            | —               | 63,389        |
| Substandard                                             | —            | —            | 14,608       | 43,700       | 11,650       | 14,852       | 3,910           | 88,720        |
| Doubtful                                                | —            | —            | —            | —            | —            | —            | —               | —             |
| Total                                                   | 725,167      | 2,003,149    | 1,159,022    | 1,278,166    | 154,659      | 60,339       | 875,763         | 6,256,265     |
| Year-to-date gross charge-offs                          | —            | —            | —            | —            | —            | —            | —               | —             |
| Commercial & Industrial - Non-RE                        |              |              |              |              |              |              |                 |               |
| Pass                                                    | 201,920      | 923,047      | 465,232      | 151,653      | 42,580       | 31,291       | 3,299,654       | 5,115,377     |
| Special Mention                                         | —            | 13,500       | 386          | 678          | 3,893        | —            | 4,284           | 22,741        |
| Substandard                                             | —            | 243          | 32,942       | 128,295      | —            | 2,989        | 42,165          | 206,634       |
| Doubtful                                                | —            | —            | —            | 10,000       | —            | —            | —               | 10,000        |
| Total                                                   | 201,920      | 936,790      | 498,560      | 290,626      | 46,473       | 34,280       | 3,346,103       | 5,354,752     |
| Year-to-date gross charge-offs                          | —            | —            | —            | —            | 1,032        | —            | 2,000           | 3,032         |
| Auto & Consumer                                         |              |              |              |              |              |              |                 |               |
| Pass                                                    | 28,400       | 62,125       | 103,149      | 158,952      | 38,274       | 21,978       | —               | 412,878       |
| Special Mention                                         | —            | 34           | 275          | 390          | 69           | 26           | —               | 794           |
| Substandard                                             | —            | 9            | 567          | 1,108        | 234          | 175          | —               | 2,093         |
| Doubtful                                                | —            | —            | —            | —            | —            | —            | —               | —             |
| Total                                                   | 28,400       | 62,168       | 103,991      | 160,450      | 38,577       | 22,179       | —               | 415,765       |
| Year-to-date gross charge-offs                          | —            | 197          | 626          | 1,354        | 494          | 178          | —               | 2,849         |
| Total                                                   |              |              |              |              |              |              |                 |               |
| Pass                                                    | 1,084,949    | 3,390,115    | 2,915,128    | 3,740,544    | 1,193,183    | 2,232,997    | 4,516,795       | 19,073,711    |
| Special Mention                                         | —            | 107,923      | 24,435       | 49,472       | 18,331       | 87,271       | 4,284           | 291,716       |
| Substandard                                             | —            | 252          | 58,368       | 190,206      | 41,280       | 114,226      | 46,075          | 450,407       |
| Doubtful                                                | —            | —            | —            | 10,000       | —            | —            | —               | 10,000        |
| Total                                                   | \$ 1,084,949 | \$ 3,498,290 | \$ 2,997,931 | \$ 3,990,222 | \$ 1,252,794 | \$ 2,434,494 | \$ 4,567,154    | \$ 19,825,834 |
| As a % of total gross loans                             | 5.5%         | 17.6%        | 15.1%        | 20.1%        | 6.3%         | 12.3%        | 23.1%           | 100.0%        |
| Total year-to-date gross charge-offs                    | \$ —         | \$ 197       | \$ 626       | \$ 1,354     | \$ 1,526     | \$ 3,535     | \$ 2,000        | \$ 9,238      |

| June 30, 2024                                           |              |              |              |              |            |              |                 |               |
|---------------------------------------------------------|--------------|--------------|--------------|--------------|------------|--------------|-----------------|---------------|
| Loans Held for Investment by Fiscal Year of Origination |              |              |              |              |            |              |                 |               |
|                                                         | 2024         | 2023         | 2022         | 2021         | 2020       | Prior        | Revolving Loans | Total         |
| <i>(Dollars in thousands)</i>                           |              |              |              |              |            |              |                 |               |
| Single Family-Mortgage & Warehouse                      |              |              |              |              |            |              |                 |               |
| Pass                                                    | \$ 491,822   | \$ 590,060   | \$ 1,200,230 | \$ 487,132   | \$ 291,047 | \$ 720,049   | \$ 256,778      | \$ 4,037,118  |
| Special Mention                                         | 31,000       | —            | 24,489       | 665          | 6,591      | —            | —               | 89,618        |
| Substandard                                             | —            | 283          | 6,728        | —            | 14,720     | 30,365       | —               | 52,096        |
| Doubtful                                                | —            | —            | —            | —            | —          | —            | —               | —             |
| Total                                                   | 522,822      | 590,343      | 1,231,447    | 487,797      | 312,358    | 777,287      | 256,778         | 4,178,832     |
| Year-to-date gross charge-offs                          | —            | —            | —            | —            | —          | 172          | —               | 172           |
| Multifamily and Commercial Mortgage                     |              |              |              |              |            |              |                 |               |
| Pass                                                    | 36,058       | 700,163      | 994,004      | 595,299      | 510,341    | 811,184      | —               | 3,647,049     |
| Special Mention                                         | —            | 29,325       | 46,194       | 17,478       | 9,011      | 10,277       | —               | 112,285       |
| Substandard                                             | —            | 13,489       | 12,509       | 15,507       | 41,013     | 20,079       | —               | 102,597       |
| Doubtful                                                | —            | —            | —            | —            | —          | —            | —               | —             |
| Total                                                   | 36,058       | 742,977      | 1,052,707    | 628,284      | 560,365    | 841,540      | —               | 3,861,931     |
| Year-to-date gross charge-offs                          | —            | —            | —            | —            | 640        | —            | —               | 640           |
| Commercial Real Estate                                  |              |              |              |              |            |              |                 |               |
| Pass                                                    | 1,952,001    | 1,419,399    | 1,456,643    | 221,061      | 7,741      | 53,000       | 866,686         | 5,976,531     |
| Special Mention                                         | —            | —            | 27,452       | —            | —          | —            | —               | 27,452        |
| Substandard                                             | —            | 5,600        | 43,700       | 5,000        | —          | 30,339       | —               | 84,639        |
| Doubtful                                                | —            | —            | —            | —            | —          | —            | —               | —             |
| Total                                                   | 1,952,001    | 1,424,999    | 1,527,795    | 226,061      | 7,741      | 83,339       | 866,686         | 6,088,622     |
| Year-to-date gross charge-offs                          | —            | —            | —            | —            | —          | —            | —               | —             |
| Commercial & Industrial - Non-RE                        |              |              |              |              |            |              |                 |               |
| Pass                                                    | 991,497      | 458,454      | 238,397      | 44,923       | 10,422     | 12,867       | 3,295,425       | 5,051,985     |
| Special Mention                                         | —            | 1,613        | 731          | 1,818        | —          | —            | 5,349           | 9,511         |
| Substandard                                             | —            | 34,433       | 122,729      | 1,031        | —          | 2,988        | 19,089          | 180,270       |
| Doubtful                                                | —            | —            | —            | —            | —          | —            | —               | —             |
| Total                                                   | 991,497      | 494,500      | 361,857      | 47,772       | 10,422     | 15,855       | 3,319,863       | 5,241,766     |
| Year-to-date gross charge-offs                          | —            | —            | —            | —            | —          | 84           | —               | 84            |
| Auto & Consumer                                         |              |              |              |              |            |              |                 |               |
| Pass                                                    | 65,766       | 114,615      | 177,043      | 43,287       | 13,402     | 14,056       | —               | 428,169       |
| Special Mention                                         | 33           | 213          | 422          | 176          | —          | 61           | —               | 905           |
| Substandard                                             | 142          | 547          | 1,264        | 410          | 114        | 109          | —               | 2,586         |
| Doubtful                                                | —            | —            | —            | —            | —          | —            | —               | —             |
| Total                                                   | 65,941       | 115,375      | 178,729      | 43,873       | 13,516     | 14,226       | —               | 431,660       |
| Year-to-date gross charge-offs                          | 202          | 3,471        | 5,212        | 1,556        | 303        | 269          | —               | 11,013        |
| Total                                                   |              |              |              |              |            |              |                 |               |
| Pass                                                    | 3,537,144    | 3,282,691    | 4,066,317    | 1,391,702    | 832,953    | 1,611,156    | 4,418,889       | 19,140,852    |
| Special Mention                                         | 31,033       | 31,151       | 99,288       | 20,137       | 15,602     | 37,211       | 5,349           | 239,771       |
| Substandard                                             | 142          | 54,352       | 186,930      | 21,948       | 55,847     | 83,880       | 19,089          | 422,188       |
| Doubtful                                                | —            | —            | —            | —            | —          | —            | —               | —             |
| Total                                                   | \$ 3,568,319 | \$ 3,368,194 | \$ 4,352,535 | \$ 1,433,787 | \$ 904,402 | \$ 1,732,247 | \$ 4,443,327    | \$ 19,802,811 |
| As a % of total gross loans                             | 18.0%        | 17.0%        | 22.0%        | 7.2%         | 4.6%       | 8.8%         | 22.4%           | 100.0%        |
| Total year-to-date gross charge-offs                    | \$ 202       | \$ 3,471     | \$ 5,212     | \$ 1,556     | \$ 943     | \$ 525       | \$ —            | \$ 11,909     |

#### Schedule of Past Due Loan and Leases

The following tables provide the aging of loans by portfolio segment:

| September 30, 2024                  |               |            |            |            |       |            |  |
|-------------------------------------|---------------|------------|------------|------------|-------|------------|--|
|                                     | Current       | 30-59 Days | 60-89 Days | 90+ Days   | Total |            |  |
| <i>(Dollars in thousands)</i>       |               |            |            |            |       |            |  |
| Single Family-Mortgage & Warehouse  | \$ 4,059,299  | \$ 20,107  | \$ 13,715  | \$ 58,462  | \$    | 4,151,583  |  |
| Multifamily and Commercial Mortgage | 3,572,637     | 29,631     | 9,648      | 35,553     |       | 3,647,469  |  |
| Commercial Real Estate              | 6,179,503     | 7,610      | 5,000      | 64,152     |       | 6,256,265  |  |
| Commercial & Industrial - Non-RE    | 5,348,357     | 6,395      | 4,992      | —          |       | 5,354,752  |  |
| Auto & Consumer                     | 408,728       | —          | —          | 1,002      |       | 415,765    |  |
| Total                               | \$ 19,568,524 | \$ 68,735  | \$ 29,406  | \$ 159,169 | \$    | 19,825,834 |  |
| As a % of total gross loans         | 98.70 %       | 0.35 %     | 0.15 %     | 0.80 %     |       | 100 %      |  |

  

| June 30, 2024                       |               |            |            |            |       |            |  |
|-------------------------------------|---------------|------------|------------|------------|-------|------------|--|
|                                     | Current       | 30-59 Days | 60-89 Days | 90+ Days   | Total |            |  |
| <i>(Dollars in thousands)</i>       |               |            |            |            |       |            |  |
| Single Family-Mortgage & Warehouse  | \$ 4,070,186  | \$ 46,387  | \$ 18,401  | \$ 43,858  | \$    | 4,178,832  |  |
| Multifamily and Commercial Mortgage | 3,795,387     | 13,074     | 8,554      | 44,916     |       | 3,861,931  |  |
| Commercial Real Estate              | 6,024,470     | —          | 25,950     | 38,202     |       | 6,088,622  |  |
| Commercial & Industrial - Non-RE    | 5,240,734     | —          | —          | 1,032      |       | 5,241,766  |  |
| Auto & Consumer                     | 424,555       | 4,644      | 996        | 1,465      |       | 431,660    |  |
| Total                               | \$ 19,555,332 | \$ 64,105  | \$ 53,901  | \$ 129,473 | \$    | 19,802,811 |  |
| As a % of total gross loans         | 98.75 %       | 0.33 %     | 0.27 %     | 0.65 %     |       | 100 %      |  |

DERIVATIVES  
(Tables)  
[Derivative Instruments and Hedging Activities Disclosure \[Abstract\]](#)  
[Schedule of Derivative Instruments](#)

3 Months Ended  
Sep. 30, 2024

The following table presents the notional amounts and fair values of the Company's derivative instruments. While the notional amounts give an indication of the volume of the Company's derivatives activity, the notional amounts significantly exceed, in the Company's view, the possible losses that could arise from such transactions. For most derivative contracts, the notional amount is not exchanged, rather it is a reference amount used to calculate payments. As of June 30, 2024, there were no derivatives designated in hedge accounting relationships.

| (Dollars in thousands)                            | September 30, 2024 |                                 |                        | June 30, 2024   |                                 |                        |
|---------------------------------------------------|--------------------|---------------------------------|------------------------|-----------------|---------------------------------|------------------------|
|                                                   | Notional Amount    | Fair Value<br>Derivative Assets | Derivative Liabilities | Notional Amount | Fair Value<br>Derivative Assets | Derivative Liabilities |
| Derivatives designated as hedging instruments     | \$ 400,000         | \$ 401                          | \$ —                   | \$ —            | \$ —                            | \$ —                   |
| Interest rate contracts                           |                    |                                 |                        |                 |                                 |                        |
| Derivatives not designated as hedging instruments |                    |                                 |                        |                 |                                 |                        |
| Interest rate contracts                           | 2,516,173          | 65,771                          | 63,225                 | 2,435,874       | 106,796                         | 102,949                |
| Total derivatives                                 | \$ 2,916,173       | \$ 66,172                       | \$ 63,225              | \$ 2,435,874    | \$ 106,796                      | \$ 102,949             |

[Schedule of Derivative Instruments, Gain \(Loss\)](#)

The following table presents pre-tax gains/(losses) on derivative instruments used in cash flow hedge accounting relationships.

| (Dollars in thousands)                   | For the Three Months Ended September 30, |      |
|------------------------------------------|------------------------------------------|------|
|                                          | 2024                                     | 2023 |
| Amounts recorded in OCI                  | \$ 553                                   | \$ — |
| Amounts reclassified from AOCI to income | —                                        | —    |
| Total change in OCI for period           | \$ 553                                   | \$ — |

The following table presents the pre-tax gains/(losses) related to the Company's derivative instrument activity recognized in the Condensed Consolidated Statements of Income:

| (Dollars in thousands)                       | For the Three Months Ended September 30, |        |
|----------------------------------------------|------------------------------------------|--------|
|                                              | 2024                                     | 2023   |
| Banking and service fees                     | \$ (1,372)                               | \$ 340 |
| Mortgage banking and servicing rights income | (251)                                    | 277    |

OFFSETTING OF  
DERIVATIVES AND  
SECURITIES  
FINANCING  
AGREEMENTS  
(Tables)  
[Offsetting \[Abstract\]](#)  
[Schedule of Securities Financing Transactions - Assets](#)

3 Months Ended  
Sep. 30, 2024

The following tables present information about the offsetting of these instruments and related collateral amounts:

| (Dollars in thousands)                                          | September 30, 2024         |                | September 30, 2024       |                                 | September 30, 2024       |  |
|-----------------------------------------------------------------|----------------------------|----------------|--------------------------|---------------------------------|--------------------------|--|
|                                                                 | Gross Assets / Liabilities | Amounts Offset | Net Balance Sheet Amount | Amounts Not Offset <sup>1</sup> | Net Assets / Liabilities |  |
| Assets:                                                         |                            |                |                          |                                 |                          |  |
| Securities borrowed                                             | \$ 84,326                  | \$ —           | \$ 84,326                | \$ 84,326                       | \$ —                     |  |
| Other Assets — Derivative Assets                                | 66,172                     | —              | 66,172                   | 6,317                           | 59,855                   |  |
| Liabilities:                                                    |                            |                |                          |                                 |                          |  |
| Securities loaned                                               | \$ 95,883                  | \$ —           | \$ 95,883                | \$ 95,883                       | \$ —                     |  |
| Accounts Payable and Other Liabilities — Derivative Liabilities | 63,225                     | —              | 63,225                   | 1,757                           | 61,468                   |  |

| (Dollars in thousands)                                          | June 30, 2024              |                | June 30, 2024            |                                 | June 30, 2024            |  |
|-----------------------------------------------------------------|----------------------------|----------------|--------------------------|---------------------------------|--------------------------|--|
|                                                                 | Gross Assets / Liabilities | Amounts Offset | Net Balance Sheet Amount | Amounts Not Offset <sup>1</sup> | Net Assets / Liabilities |  |
| Assets:                                                         |                            |                |                          |                                 |                          |  |
| Securities borrowed                                             | \$ 67,212                  | \$ —           | \$ 67,212                | \$ 67,212                       | \$ —                     |  |
| Other Assets — Derivative Assets                                | 106,796                    | —              | 106,796                  | 18,524                          | 88,272                   |  |
| Liabilities:                                                    |                            |                |                          |                                 |                          |  |
| Securities loaned                                               | \$ 74,177                  | \$ —           | \$ 74,177                | \$ 74,177                       | \$ —                     |  |
| Accounts Payable and Other Liabilities — Derivative Liabilities | 102,949                    | —              | 102,949                  | 414                             | 102,535                  |  |

<sup>1</sup> Amounts not offset reflect cash collateral received on Derivative Assets of \$5.2 million and \$18.1 million as of September 30, 2024 and June 30, 2024, respectively, and cash collateral placed on Derivative Liabilities of \$0.6 million as of September 30, 2024. There was no cash collateral placed on Derivative Liabilities as of June 30, 2024.

[Schedule of Securities Financing Transactions - Liabilities](#)

The following tables present information about the offsetting of these instruments and related collateral amounts:

| (Dollars in thousands)                                          | September 30, 2024         |                | September 30, 2024       |                                 | September 30, 2024       |  |
|-----------------------------------------------------------------|----------------------------|----------------|--------------------------|---------------------------------|--------------------------|--|
|                                                                 | Gross Assets / Liabilities | Amounts Offset | Net Balance Sheet Amount | Amounts Not Offset <sup>1</sup> | Net Assets / Liabilities |  |
| Assets:                                                         |                            |                |                          |                                 |                          |  |
| Securities borrowed                                             | \$ 84,326                  | \$ —           | \$ 84,326                | \$ 84,326                       | \$ —                     |  |
| Other Assets — Derivative Assets                                | 66,172                     | —              | 66,172                   | 6,317                           | 59,855                   |  |
| Liabilities:                                                    |                            |                |                          |                                 |                          |  |
| Securities loaned                                               | \$ 95,883                  | \$ —           | \$ 95,883                | \$ 95,883                       | \$ —                     |  |
| Accounts Payable and Other Liabilities — Derivative Liabilities | 63,225                     | —              | 63,225                   | 1,757                           | 61,468                   |  |

| (Dollars in thousands)                                          | June 30, 2024              |                | June 30, 2024            |                                 | June 30, 2024            |  |
|-----------------------------------------------------------------|----------------------------|----------------|--------------------------|---------------------------------|--------------------------|--|
|                                                                 | Gross Assets / Liabilities | Amounts Offset | Net Balance Sheet Amount | Amounts Not Offset <sup>1</sup> | Net Assets / Liabilities |  |
| Assets:                                                         |                            |                |                          |                                 |                          |  |
| Securities borrowed                                             | \$ 67,212                  | \$ —           | \$ 67,212                | \$ 67,212                       | \$ —                     |  |
| Other Assets — Derivative Assets                                | 106,796                    | —              | 106,796                  | 18,524                          | 88,272                   |  |
| Liabilities:                                                    |                            |                |                          |                                 |                          |  |
| Securities loaned                                               | \$ 74,177                  | \$ —           | \$ 74,177                | \$ 74,177                       | \$ —                     |  |
| Accounts Payable and Other Liabilities — Derivative Liabilities | 102,949                    | —              | 102,949                  | 414                             | 102,535                  |  |

<sup>1</sup> Amounts not offset reflect cash collateral received on Derivative Assets of \$5.2 million and \$18.1 million as of September 30, 2024 and June 30, 2024, respectively, and cash collateral placed on Derivative Liabilities of \$0.6 million as of September 30, 2024. There was no cash collateral placed on Derivative Liabilities as of June 30, 2024.

STOCKHOLDERS'  
EQUITY AND STOCK-  
BASED  
COMPENSATION  
(Tables)  
[Share-Based Payment Arrangement \[Abstract\]](#)  
[Schedule of Status and Changes in Restricted Stock Grants](#)

3 Months Ended  
Sep. 30, 2024

The following table presents the status and changes in RSUs:

|                                          | RSUs      | Weighted-Average Grant-Date Fair Value |
|------------------------------------------|-----------|----------------------------------------|
| Non-vested balance at June 30, 2024      | 1,541,194 | \$ 43.95                               |
| Granted                                  | 640,058   | 63.15                                  |
| Vested                                   | (340,701) | 42.50                                  |
| Forfeited                                | (20,981)  | 44.74                                  |
| Non-vested balance at September 30, 2024 | 1,819,570 | \$ 50.97                               |

[Schedule of Class of Treasury Stock](#)

The following table presents common stock repurchases:

| (Dollars in thousands except per share data) | For the Three Months Ended September 30, |           |
|----------------------------------------------|------------------------------------------|-----------|
|                                              | 2024                                     | 2023      |
| Total repurchase                             | \$ —                                     | \$ 24,535 |
| Number of shares repurchased                 | —                                        | 648,208   |
| Average price paid per share                 | \$ —                                     | \$ 37.85  |

[Schedule of Accumulated Other Comprehensive Income](#)

Accumulated other comprehensive income includes the after-tax change in unrealized gains and losses on investment securities and cash flow hedging activities.

| (Dollars in thousands)            | For the Three Months Ended September 30, 2024           |                  | For the Three Months Ended September 30, 2023           |                  |
|-----------------------------------|---------------------------------------------------------|------------------|---------------------------------------------------------|------------------|
|                                   | Unrealized gain (loss) on available-for-sale securities | Cash flow hedges | Unrealized gain (loss) on available-for-sale securities | Cash flow hedges |
| Balance at June 30, 2024          | \$ (2,466)                                              | \$ —             | \$ (2,466)                                              | \$ —             |
| Other comprehensive income/(loss) | 1,319                                                   | 382              | 1,701                                                   | 222              |
| Balance at September 30, 2024     | \$ (1,147)                                              | \$ 382           | \$ (765)                                                | \$ 222           |

| (Dollars in thousands)            | For the Three Months Ended September 30, 2023           |                  | For the Three Months Ended September 30, 2023           |                  |
|-----------------------------------|---------------------------------------------------------|------------------|---------------------------------------------------------|------------------|
|                                   | Unrealized gain (loss) on available-for-sale securities | Cash flow hedges | Unrealized gain (loss) on available-for-sale securities | Cash flow hedges |
| Balance at June 30, 2023          | \$ (6,610)                                              | \$ —             | \$ (6,610)                                              | \$ —             |
| Other comprehensive income/(loss) | 222                                                     | —                | 222                                                     | —                |
| Balance at September 30, 2023     | \$ (6,388)                                              | \$ —             | \$ (6,388)                                              | \$ —             |

The following table presents the pre-tax and after-tax changes in the components of other comprehensive income.

|                                                                                | For the Three Months Ended<br>September 30, 2024 |            |           | For the Three Months Ended<br>September 30, 2023 |            |           |
|--------------------------------------------------------------------------------|--------------------------------------------------|------------|-----------|--------------------------------------------------|------------|-----------|
|                                                                                | Pre-tax                                          | Tax effect | After-tax | Pre-tax                                          | Tax effect | After-tax |
| Unrealized gain/(loss) on investment securities:                               |                                                  |            |           |                                                  |            |           |
| Net unrealized gains/(losses) arising during the period                        | \$ 1,888                                         | (56\$)     | 1,319     | 338                                              | (11\$)     | 222       |
| Reclassification adjustment for realized (gains)/losses included in net income | —                                                | —          | —         | —                                                | —          | —         |
| Net change                                                                     | \$ 1,888                                         | (56\$)     | 1,319     | 338                                              | (11\$)     | 222       |
| Cash flow hedges:                                                              |                                                  |            |           |                                                  |            |           |
| Net unrealized gains/(losses) arising during the period                        | \$ 558                                           | (17\$)     | 382       | \$ —                                             | \$ —       | —         |
| Reclassification adjustment for realized (gains)/losses included in net income | —                                                | —          | —         | —                                                | —          | —         |
| Net change                                                                     | \$ 553                                           | (171)      | 382       | —                                                | —          | —         |
| Total other comprehensive income                                               | \$ 2,439                                         | (73\$)     | 1,708     | 338                                              | (11\$)     | 222       |

**[XML 42 R29.htm IDEA: XBRL DOCUMENT](#)**

EARNINGS PER  
COMMON SHARE  
(Tables)

[Earnings Per Share \[Abstract\]](#)

[Schedule of Calculation of Basic and Diluted EPS](#)

The following table presents the calculation of basic and diluted earnings per common share ("EPS"):

| (Dollars in thousands, except per share data)                                                 | Three Months Ended<br>September 30, |            |
|-----------------------------------------------------------------------------------------------|-------------------------------------|------------|
|                                                                                               | 2024                                | 2023       |
| <b>Earnings Per Common Share</b>                                                              |                                     |            |
| Net income                                                                                    | \$ 112,340                          | \$ 82,645  |
| Average common shares issued and outstanding                                                  | 56,934,671                          | 58,949,038 |
| Earnings per common share                                                                     | \$ 1.97                             | \$ 1.40    |
| <b>Diluted Earnings Per Common Share</b>                                                      |                                     |            |
| Net income                                                                                    | \$ 112,340                          | \$ 82,645  |
| Average common shares issued and outstanding                                                  | 56,934,671                          | 58,949,038 |
| Dilutive effect of average unvested RSUs                                                      | 1,233,797                           | 859,284    |
| Average dilutive common shares outstanding                                                    | 58,168,468                          | 59,808,322 |
| Diluted earnings per common share                                                             | \$ 1.93                             | \$ 1.38    |
| Weighted average antidilutive common stock equivalents (excluded from the computation of EPS) | —                                   | 5,348      |

**[XML 43 R30.htm IDEA: XBRL DOCUMENT](#)**

COMMITMENTS AND  
CONTINGENCIES  
(Tables)

[Commitments and Contingencies Disclosure \[Abstract\]](#)

[Schedule of Off- Balance Sheet Commitments](#)

The following table presents a summary of off-balance sheet commitments.

| (dollars in thousands)            | September 30,<br>2024 |
|-----------------------------------|-----------------------|
| Commitments to fund loans         | \$ 4,155,531          |
| Commitments to sell loans         | \$ 37,729             |
| Commitments to contribute capital | \$ 4,514              |
| Standby letters of credit         | \$ 16,472             |

**[XML 44 R31.htm IDEA: XBRL DOCUMENT](#)**

SEGMENT  
REPORTING AND  
REVENUE  
INFORMATION  
(Tables)

[Segment Reporting](#)

[\[Abstract\]](#)

[Schedule of Segment](#)

[Reporting Information, by Segment](#)

The following tables present the operating results, goodwill, and assets of the segments:

| (Dollars in thousands)      | For the Three Months Ended September 30, 2024 |                                |                        |                   |
|-----------------------------|-----------------------------------------------|--------------------------------|------------------------|-------------------|
|                             | Banking<br>Business Segment                   | Securities Business<br>Segment | Corporate/Eliminations | Axos Consolidated |
| Net interest income         | \$ 288,492                                    | \$ 7,267                       | \$ (3,711)             | \$ 292,048        |
| Provision for credit losses | 14,000                                        | —                              | —                      | 14,000            |
| Non-interest income         | 8,590                                         | 29,902                         | (9,883)                | 28,609            |
| Non-interest expense        | 118,315                                       | 28,091                         | 1,059                  | 147,465           |
| Income before taxes         | \$ 164,767                                    | \$ 9,078                       | \$ (14,653)            | \$ 159,192        |

  

| (Dollars in thousands)      | For the Three Months Ended September 30, 2023 |                                |                        |                   |
|-----------------------------|-----------------------------------------------|--------------------------------|------------------------|-------------------|
|                             | Banking<br>Business Segment                   | Securities Business<br>Segment | Corporate/Eliminations | Axos Consolidated |
| Net interest income         | \$ 209,219                                    | \$ 5,542                       | \$ (3,606)             | \$ 211,155        |
| Provision for credit losses | 7,000                                         | —                              | —                      | 7,000             |
| Non-interest income         | 12,557                                        | 34,555                         | (12,605)               | 34,507            |
| Non-interest expense        | 100,786                                       | 27,523                         | (7,803)                | 120,506           |
| Income before taxes         | \$ 113,990                                    | \$ 12,574                      | \$ (8,408)             | \$ 118,156        |

  

| (Dollars in thousands) | As of September 30, 2024    |                                |                        |                   |
|------------------------|-----------------------------|--------------------------------|------------------------|-------------------|
|                        | Banking<br>Business Segment | Securities Business<br>Segment | Corporate/Eliminations | Axos Consolidated |
| Goodwill               | \$ 35,721                   | \$ 59,953                      | \$ 1,999               | \$ 97,673         |
| Total Assets           | \$ 22,868,054               | \$ 674,523                     | \$ 26,507              | \$ 23,569,084     |

  

| (Dollars in thousands) | As of June 30, 2024         |                                |                        |                   |
|------------------------|-----------------------------|--------------------------------|------------------------|-------------------|
|                        | Banking<br>Business Segment | Securities Business<br>Segment | Corporate/Eliminations | Axos Consolidated |
| Goodwill               | \$ 35,721                   | \$ 59,953                      | \$ 1,999               | \$ 97,673         |
| Total Assets           | \$ 22,165,627               | \$ 649,254                     | \$ 40,453              | \$ 22,855,334     |

The following presents non-interest income, segregated by revenue streams in-scope and out-of-scope of Accounting Standards Codification ("ASC") 606 for the periods indicated. For additional information on the Company's recognition of revenue and ASC 606, see Note 1—*"Organizations and Summary of Significant Accounting Policies"* in the 2024 Form 10-K.

| (Dollars in thousands)                        | For the Three Months Ended<br>September 30, |           |
|-----------------------------------------------|---------------------------------------------|-----------|
|                                               | 2024                                        | 2023      |
| Advisory fee income                           | \$ 7,945                                    | \$ 8,219  |
| Broker-dealer clearing fees                   | 5,072                                       | 5,535     |
| Deposit service fees                          | 773                                         | 680       |
| Card fees                                     | 923                                         | 682       |
| Bankruptcy trustee and fiduciary service fees | 1,289                                       | 1,394     |
| Non-interest income (in-scope of ASC 606)     | 16,002                                      | 16,510    |
| Non-interest income (out-of-scope of ASC 606) | 12,607                                      | 17,997    |
| Total non-interest income                     | \$ 28,609                                   | \$ 34,507 |

**[XML 45 R32.htm IDEA: XBRL DOCUMENT](#)**

OTHER ASSETS  
(Tables)

[Other Assets \[Abstract\]](#)

[Schedule of LIHTC investments](#)

The Company recognized the following income and tax benefits for its LIHTC investments.

| (Dollars in thousands)                                                  | For the Three Months Ended September 30, |        |
|-------------------------------------------------------------------------|------------------------------------------|--------|
|                                                                         | 2024                                     | 2023   |
| Tax credits recognized                                                  | \$ 1,420                                 | \$ 850 |
| Other tax benefits recognized                                           | 312                                      | 313    |
| Amortization                                                            | (1,406)                                  | (848)  |
| Net benefit (expense) included in income tax expense                    | 326                                      | 315    |
| Other income (loss) included in banking and service fees                | —                                        | —      |
| Net benefit (expense) included in the Consolidated Statements of Income | \$ 326                                   | \$ 315 |

The Company recognized the following investments on its balance sheets.

| (Dollars in thousands)                  | As of September 30, |           | As of June 30, 2024 |  |
|-----------------------------------------|---------------------|-----------|---------------------|--|
|                                         | 2024                |           | 2024                |  |
| LIHTC investments                       | \$ 64,467           | \$ 65,873 |                     |  |
| LIHTC unfunded commitments <sup>1</sup> | \$ 38,083           | \$ 40,617 |                     |  |

<sup>1</sup>LIHTC unfunded commitments are included in "Accounts Payable and Other Liabilities" on the Consolidated Balance Sheets.

**[XML 46 R33.htm IDEA: XBRL DOCUMENT](#)**

SUMMARY OF  
SIGNIFICANT  
ACCOUNTING  
POLICIES (Details)  
\$ in Thousands

[Financing Receivable, Allowance for Credit Loss \[Line Items\]](#)

[Number of lending-related trust entities | entity](#)

[Number of loan portfolio segments | segment](#)

3 Months Ended  
Dec. 07, 2023  
USD (\$)  
loanPortfolio

3 Months Ended  
Sep. 30, 2024  
USD (\$)  
entity  
segment

Jun. 30, 2024  
USD (\$)

2

5



|                                                              |               |               |
|--------------------------------------------------------------|---------------|---------------|
| Unpaid principal balance                                     | \$ 19,280,609 | \$ 19,231,385 |
| Real Estate Loan Portfolios   Commercial Real Estate         |               |               |
| Financing Receivable, Allowance for Credit Loss [Line Items] |               |               |
| Number of loan portfolio segments   loanPortfolio            | 2             |               |
| Unpaid principal balance                                     | \$ 1,300,000  |               |
| Unpaid principal balance, discount to par                    | 37.00%        |               |

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|                                                                                                                        |               |               |
|------------------------------------------------------------------------------------------------------------------------|---------------|---------------|
| FAIR VALUE -<br>ASSETS AND<br>LIABILITIES<br>MEASURED ON<br>RECURRING BASIS<br>(Details) - USD (\$)<br>\$ in Thousands | Sep. 30, 2024 | Jun. 30, 2024 |
|------------------------------------------------------------------------------------------------------------------------|---------------|---------------|

|                                                                            |         |         |
|----------------------------------------------------------------------------|---------|---------|
| ASSETS:                                                                    |         |         |
| Trading securities                                                         | \$ 594  | \$ 353  |
| Fair Value                                                                 | 137,996 | 141,611 |
| Loans held for sale                                                        | 14,566  | 16,482  |
| Derivative Assets                                                          | 66,172  | 106,796 |
| LIABILITIES:                                                               |         |         |
| Accounts payable and other liabilities—Derivative instruments              | 63,225  | 102,949 |
| Agency MBS                                                                 |         |         |
| ASSETS:                                                                    |         |         |
| Fair Value                                                                 | 43,120  | 27,259  |
| Non-Agency MBS                                                             |         |         |
| ASSETS:                                                                    |         |         |
| Fair Value                                                                 | 91,309  | 110,928 |
| Municipal                                                                  |         |         |
| ASSETS:                                                                    |         |         |
| Fair Value                                                                 | 3,567   | 3,424   |
| Significant Other Observable Inputs (Level 2)                              |         |         |
| ASSETS:                                                                    |         |         |
| Trading securities                                                         | 594     | 353     |
| Fair Value                                                                 | 46,687  | 30,683  |
| Loans held for sale                                                        | 14,566  | 16,482  |
| Servicing rights                                                           | 0       | 0       |
| Derivative Assets                                                          | 66,172  | 106,796 |
| LIABILITIES:                                                               |         |         |
| Accounts payable and other liabilities—Derivative instruments              | 63,225  | 102,949 |
| Significant Unobservable Inputs (Level 3)                                  |         |         |
| ASSETS:                                                                    |         |         |
| Trading securities                                                         | 0       | 0       |
| Fair Value                                                                 | 91,309  | 110,928 |
| Loans held for sale                                                        | 0       | 0       |
| Servicing rights                                                           | 27,335  | 28,924  |
| Derivative Assets                                                          | 0       | 0       |
| LIABILITIES:                                                               |         |         |
| Accounts payable and other liabilities—Derivative instruments              | 0       | 0       |
| Recurring                                                                  |         |         |
| ASSETS:                                                                    |         |         |
| Trading securities                                                         | 594     | 353     |
| Fair Value                                                                 | 137,996 | 141,611 |
| Loans held for sale                                                        | 14,566  | 16,482  |
| Servicing rights                                                           | 27,335  | 28,924  |
| Derivative Assets                                                          | 66,172  | 106,796 |
| LIABILITIES:                                                               |         |         |
| Accounts payable and other liabilities—Derivative instruments              | 63,225  | 102,949 |
| Recurring   Agency MBS                                                     |         |         |
| ASSETS:                                                                    |         |         |
| Fair Value                                                                 | 43,120  | 27,259  |
| Recurring   Non-Agency MBS                                                 |         |         |
| ASSETS:                                                                    |         |         |
| Fair Value                                                                 | 91,309  | 110,928 |
| Recurring   Municipal                                                      |         |         |
| ASSETS:                                                                    |         |         |
| Fair Value                                                                 | 3,567   | 3,424   |
| Recurring   Significant Other Observable Inputs (Level 2)                  |         |         |
| ASSETS:                                                                    |         |         |
| Trading securities                                                         | 594     | 353     |
| Fair Value                                                                 | 46,687  | 30,683  |
| Loans held for sale                                                        | 14,566  | 16,482  |
| Servicing rights                                                           | 0       | 0       |
| Derivative Assets                                                          | 66,172  | 106,796 |
| LIABILITIES:                                                               |         |         |
| Accounts payable and other liabilities—Derivative instruments              | 63,225  | 102,949 |
| Recurring   Significant Other Observable Inputs (Level 2)   Agency MBS     |         |         |
| ASSETS:                                                                    |         |         |
| Fair Value                                                                 | 43,120  | 27,259  |
| Recurring   Significant Other Observable Inputs (Level 2)   Non-Agency MBS |         |         |
| ASSETS:                                                                    |         |         |
| Fair Value                                                                 | 0       | 0       |
| Recurring   Significant Other Observable Inputs (Level 2)   Municipal      |         |         |
| ASSETS:                                                                    |         |         |
| Fair Value                                                                 | 3,567   | 3,424   |
| Recurring   Significant Unobservable Inputs (Level 3)                      |         |         |
| ASSETS:                                                                    |         |         |
| Trading securities                                                         | 0       | 0       |
| Fair Value                                                                 | 91,309  | 110,928 |
| Loans held for sale                                                        | 0       | 0       |
| Servicing rights                                                           | 27,335  | 28,924  |
| Derivative Assets                                                          | 0       | 0       |
| LIABILITIES:                                                               |         |         |
| Accounts payable and other liabilities—Derivative instruments              | 0       | 0       |
| Recurring   Significant Unobservable Inputs (Level 3)   Agency MBS         |         |         |
| ASSETS:                                                                    |         |         |
| Fair Value                                                                 | 0       | 0       |
| Recurring   Significant Unobservable Inputs (Level 3)   Non-Agency MBS     |         |         |
| ASSETS:                                                                    |         |         |

|                                                                                                                             |        |                                              |                |                                              |
|-----------------------------------------------------------------------------------------------------------------------------|--------|----------------------------------------------|----------------|----------------------------------------------|
| Fair Value                                                                                                                  | 91,309 | 110,928                                      |                |                                              |
| Recurring   Significant Unobservable Inputs (Level 3)   Municipal                                                           |        |                                              |                |                                              |
| ASSETS:                                                                                                                     |        |                                              |                |                                              |
| Fair Value                                                                                                                  | \$ 0   | \$ 0                                         |                |                                              |
| XML 48 R35.htm IDEA: XBRL DOCUMENT                                                                                          |        |                                              |                |                                              |
| FAIR VALUE - LEVEL                                                                                                          |        |                                              | 3 Months Ended |                                              |
| 3 ASSETS                                                                                                                    |        |                                              |                |                                              |
| MEASURED ON                                                                                                                 |        |                                              |                |                                              |
| RECURRING BASIS                                                                                                             |        |                                              | Sep. 30, 2024  | Sep. 30, 2023                                |
| (Details) - USD (\$)                                                                                                        |        |                                              |                |                                              |
| \$ in Thousands                                                                                                             |        |                                              |                |                                              |
| Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation                              |        |                                              |                |                                              |
| [Roll Forward]                                                                                                              |        |                                              |                |                                              |
| Included in earnings—Mortgage banking income [Extensible Enumeration]                                                       |        | Mortgage banking and servicing rights income |                | Mortgage banking and servicing rights income |
|                                                                                                                             |        | Other comprehensive income (loss)            |                | Other comprehensive income (loss)            |
| Included in other comprehensive income [Extensible Enumeration]                                                             |        |                                              |                |                                              |
| Recurring                                                                                                                   |        |                                              |                |                                              |
| Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation                              |        |                                              |                |                                              |
| [Roll Forward]                                                                                                              |        |                                              |                |                                              |
| Opening Balance                                                                                                             |        | \$ 139,852                                   |                | \$ 230,448                                   |
| Included in earnings—Mortgage banking and servicing rights income                                                           |        | (1,852)                                      |                | 1,858                                        |
| Included in other comprehensive income                                                                                      |        | 782                                          |                | 1,316                                        |
| Purchases, retentions, issues, sales and settlements:                                                                       |        |                                              |                |                                              |
| Purchases/Retentions                                                                                                        |        | 263                                          |                | 2,037                                        |
| Settlements                                                                                                                 |        | (20,401)                                     |                | (245)                                        |
| Closing balance                                                                                                             |        | 118,644                                      |                | 235,414                                      |
| Change in unrealized gains or losses for the period included in earnings for assets held at the end of the reporting period |        | (1,852)                                      |                | 1,858                                        |
| Recurring   Available-for-sale Securities: Non-Agency MBS                                                                   |        |                                              |                |                                              |
| Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation                              |        |                                              |                |                                              |
| [Roll Forward]                                                                                                              |        |                                              |                |                                              |
| Opening Balance                                                                                                             |        | 110,928                                      |                | 205,005                                      |
| Included in earnings—Mortgage banking and servicing rights income                                                           |        | 0                                            |                | 0                                            |
| Included in other comprehensive income                                                                                      |        | 782                                          |                | 1,316                                        |
| Purchases, retentions, issues, sales and settlements:                                                                       |        |                                              |                |                                              |
| Purchases/Retentions                                                                                                        |        | 0                                            |                | 0                                            |
| Settlements                                                                                                                 |        | (20,401)                                     |                | (245)                                        |
| Closing balance                                                                                                             |        | 91,309                                       |                | 206,076                                      |
| Change in unrealized gains or losses for the period included in earnings for assets held at the end of the reporting period |        | 0                                            |                | 0                                            |
| Recurring   Servicing Rights                                                                                                |        |                                              |                |                                              |
| Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation                              |        |                                              |                |                                              |
| [Roll Forward]                                                                                                              |        |                                              |                |                                              |
| Opening Balance                                                                                                             |        | 28,924                                       |                | 25,443                                       |
| Included in earnings—Mortgage banking and servicing rights income                                                           |        | (1,852)                                      |                | 1,858                                        |
| Included in other comprehensive income                                                                                      |        | 0                                            |                | 0                                            |
| Purchases, retentions, issues, sales and settlements:                                                                       |        |                                              |                |                                              |
| Purchases/Retentions                                                                                                        |        | 263                                          |                | 2,037                                        |
| Settlements                                                                                                                 |        | 0                                            |                | 0                                            |
| Closing balance                                                                                                             |        | 27,335                                       |                | 29,338                                       |
| Change in unrealized gains or losses for the period included in earnings for assets held at the end of the reporting period |        | (1,852)                                      |                | 1,858                                        |
| Recurring   Level 3                                                                                                         |        |                                              |                |                                              |
| Purchases, retentions, issues, sales and settlements:                                                                       |        |                                              |                |                                              |
| Principal payments and loans that were paid down or paid off                                                                |        | 200                                          |                | 200                                          |
| Market-driven increase (decrease) in interest rates                                                                         |        | \$ (1,600)                                   |                | \$ 2,100                                     |
| XML 49 R36.htm IDEA: XBRL DOCUMENT                                                                                          |        |                                              |                |                                              |
| FAIR VALUE -                                                                                                                |        |                                              |                |                                              |
| QUANTITATIVE                                                                                                                |        |                                              |                |                                              |
| INFORMATION                                                                                                                 |        |                                              |                |                                              |
| ABOUT LEVEL 3 FAIR                                                                                                          |        |                                              | Sep. 30, 2024  | Jun. 30, 2024                                |
| VALUE                                                                                                                       |        |                                              | USD (\$)       | USD (\$)                                     |
| MEASUREMENTS                                                                                                                |        |                                              | year           | year                                         |
| (RECURRING)                                                                                                                 |        |                                              |                |                                              |
| (Details)                                                                                                                   |        |                                              |                |                                              |
| \$ in Thousands                                                                                                             |        |                                              |                |                                              |
| Fair Value, Option, Quantitative Disclosures [Line Items]                                                                   |        |                                              |                |                                              |
| Available-for-sale securities: Non-Agency MBS                                                                               |        | \$ 137,996                                   |                | \$ 141,611                                   |
| Available-for-sale Securities: Non-Agency MBS                                                                               |        |                                              |                |                                              |
| Fair Value, Option, Quantitative Disclosures [Line Items]                                                                   |        |                                              |                |                                              |
| Available-for-sale securities: Non-Agency MBS                                                                               |        | 91,309                                       |                | 110,928                                      |
| Level 3                                                                                                                     |        |                                              |                |                                              |
| Fair Value, Option, Quantitative Disclosures [Line Items]                                                                   |        |                                              |                |                                              |
| Available-for-sale securities: Non-Agency MBS                                                                               |        | 91,309                                       |                | 110,928                                      |
| Servicing rights                                                                                                            |        | 27,335                                       |                | 28,924                                       |
| Recurring                                                                                                                   |        |                                              |                |                                              |
| Fair Value, Option, Quantitative Disclosures [Line Items]                                                                   |        |                                              |                |                                              |
| Available-for-sale securities: Non-Agency MBS                                                                               |        | 137,996                                      |                | 141,611                                      |
| Servicing rights                                                                                                            |        | 27,335                                       |                | 28,924                                       |
| Recurring   Available-for-sale Securities: Non-Agency MBS                                                                   |        |                                              |                |                                              |
| Fair Value, Option, Quantitative Disclosures [Line Items]                                                                   |        |                                              |                |                                              |
| Available-for-sale securities: Non-Agency MBS                                                                               |        | 91,309                                       |                | 110,928                                      |
| Recurring   Level 3                                                                                                         |        |                                              |                |                                              |
| Fair Value, Option, Quantitative Disclosures [Line Items]                                                                   |        |                                              |                |                                              |
| Available-for-sale securities: Non-Agency MBS                                                                               |        | 91,309                                       |                | 110,928                                      |
| Servicing rights                                                                                                            |        | 27,335                                       |                | 28,924                                       |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS                                                         |        |                                              |                |                                              |
| Fair Value, Option, Quantitative Disclosures [Line Items]                                                                   |        |                                              |                |                                              |
| Available-for-sale securities: Non-Agency MBS                                                                               |        | \$ 91,309                                    |                | \$ 110,928                                   |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Projected Constant Prepayment Rate   Minimum          |        |                                              |                |                                              |
| Fair Value, Option, Quantitative Disclosures [Line Items]                                                                   |        |                                              |                |                                              |
| Securities available-for-sale, measurement input                                                                            |        | 0.000                                        |                | 0.000                                        |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Projected Constant Prepayment Rate   Maximum          |        |                                              |                |                                              |
| Fair Value, Option, Quantitative Disclosures [Line Items]                                                                   |        |                                              |                |                                              |
| Securities available-for-sale, measurement input                                                                            |        | 0.696                                        |                | 0.721                                        |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Projected Constant Prepayment Rate   Weighted Average |        |                                              |                |                                              |
| Fair Value, Option, Quantitative Disclosures [Line Items]                                                                   |        |                                              |                |                                              |
| Securities available-for-sale, measurement input                                                                            |        | 0.345                                        |                | 0.380                                        |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Projected Constant Default Rate   Minimum             |        |                                              |                |                                              |
| Fair Value, Option, Quantitative Disclosures [Line Items]                                                                   |        |                                              |                |                                              |

|                                                                                                                          |           |           |
|--------------------------------------------------------------------------------------------------------------------------|-----------|-----------|
| Securities available-for-sale, measurement input                                                                         | 0.000     | 0.000     |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Projected Constant Default Rate   Maximum          |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Securities available-for-sale, measurement input                                                                         | 0.055     | 0.137     |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Projected Constant Default Rate   Weighted Average |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Securities available-for-sale, measurement input                                                                         | 0.026     | 0.028     |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Projected Loss Severity   Minimum                  |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Securities available-for-sale, measurement input                                                                         | 0.000     | 0.000     |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Projected Loss Severity   Maximum                  |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Securities available-for-sale, measurement input                                                                         | 0.689     | 0.689     |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Projected Loss Severity   Weighted Average         |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Securities available-for-sale, measurement input                                                                         | 0.326     | 0.329     |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Discount Rate   Minimum                            |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Securities available-for-sale, measurement input                                                                         | 0.025     | 0.025     |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Discount Rate   Maximum                            |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Securities available-for-sale, measurement input                                                                         | 0.049     | 0.049     |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Discount Rate   Weighted Average                   |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Securities available-for-sale, measurement input                                                                         | 0.026     | 0.025     |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Credit Enhancement   Minimum                       |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Securities available-for-sale, measurement input                                                                         | 0.000     | 0.000     |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Credit Enhancement   Maximum                       |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Securities available-for-sale, measurement input                                                                         | 0.643     | 0.649     |
| Recurring   Level 3   Available-for-sale Securities: Non-Agency MBS   Credit Enhancement   Weighted Average              |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Securities available-for-sale, measurement input                                                                         | 0.261     | 0.228     |
| Recurring   Level 3   Servicing Rights                                                                                   |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Servicing rights                                                                                                         | \$ 27,335 | \$ 28,924 |
| Recurring   Level 3   Servicing Rights   Projected Constant Prepayment Rate   Minimum                                    |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Mortgage servicing right, measurement input                                                                              | 0.052     | 0.055     |
| Recurring   Level 3   Servicing Rights   Projected Constant Prepayment Rate   Maximum                                    |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Mortgage servicing right, measurement input                                                                              | 0.242     | 0.952     |
| Recurring   Level 3   Servicing Rights   Projected Constant Prepayment Rate   Weighted Average                           |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Mortgage servicing right, measurement input                                                                              | 0.109     | 0.118     |
| Recurring   Level 3   Servicing Rights   Discount Rate   Minimum                                                         |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Mortgage servicing right, measurement input                                                                              | 0.095     | 0.095     |
| Recurring   Level 3   Servicing Rights   Discount Rate   Maximum                                                         |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Mortgage servicing right, measurement input                                                                              | 0.112     | 0.112     |
| Recurring   Level 3   Servicing Rights   Discount Rate   Weighted Average                                                |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Mortgage servicing right, measurement input                                                                              | 0.098     | 0.098     |
| Recurring   Level 3   Servicing Rights   Life (in years)   Minimum                                                       |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Mortgage servicing right, measurement input   year                                                                       | 2.4       | 0.4       |
| Recurring   Level 3   Servicing Rights   Life (in years)   Maximum                                                       |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Mortgage servicing right, measurement input   year                                                                       | 11.1      | 14.9      |
| Recurring   Level 3   Servicing Rights   Life (in years)   Weighted Average                                              |           |           |
| <b>Fair Value, Option, Quantitative Disclosures [Line Items]</b>                                                         |           |           |
| Mortgage servicing right, measurement input   year                                                                       | 8.3       | 7.9       |

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|                      |                |               |               |
|----------------------|----------------|---------------|---------------|
| FAIR VALUE - LOANS   | 3 Months Ended |               |               |
| HELD-FOR-SALE        |                |               |               |
| (Details) - USD (\$) | Sep. 30, 2024  | Sep. 30, 2023 | Jun. 30, 2024 |
| \$ in Thousands      |                |               |               |

**Fair Value Disclosures [Abstract]**

|                      |           |        |           |
|----------------------|-----------|--------|-----------|
| Aggregate fair value | \$ 14,566 |        | \$ 16,482 |
| Contractual balance  | 13,977    |        | 15,966    |
| Unrealized gain      | 589       |        | \$ 516    |
| Interest income      | 288       | \$ 189 |           |
| Change in fair value | 17        | (129)  |           |
| Total                | \$ 305    | \$ 60  |           |

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|                      |                            |  |  |
|----------------------|----------------------------|--|--|
| FAIR VALUE -         |                            |  |  |
| ESTIMATED FAIR       |                            |  |  |
| VALUES OF            |                            |  |  |
| FINANCIAL            |                            |  |  |
| INSTRUMENTS AT       | Sep. 30, 2024Jun. 30, 2024 |  |  |
| PERIOD-END           |                            |  |  |
| (Details) - USD (\$) |                            |  |  |
| \$ in Thousands      |                            |  |  |

**Financial assets:**

|                                    |         |         |
|------------------------------------|---------|---------|
| Trading securities                 | \$ 594  | \$ 353  |
| Available-for-sale securities      | 137,996 | 141,611 |
| Stock of regulatory agencies       | 34,417  | 21,957  |
| Loans held for sale, at fair value | 14,566  | 16,482  |
| Securities borrowed                | 84,326  | 67,212  |
| Derivative Assets                  | 66,172  | 106,796 |

**Financial liabilities:**

|                                                               |        |         |
|---------------------------------------------------------------|--------|---------|
| Securities loaned                                             | 95,883 | 74,177  |
| Accounts payable and other liabilities—Derivative instruments | 63,225 | 102,949 |

**Carrying Amount**

**Financial assets:**

|                                            |           |           |
|--------------------------------------------|-----------|-----------|
| Cash, cash equivalents and restricted cash | 2,803,856 | 2,185,776 |
| Trading securities                         | 594       | 353       |

|                                                               |            |            |
|---------------------------------------------------------------|------------|------------|
| Available-for-sale securities                                 | 137,996    | 141,611    |
| Stock of regulatory agencies                                  | 34,417     | 21,957     |
| Loans held for sale, at fair value                            | 14,566     | 16,482     |
| Loans held for investment—net                                 | 19,280,609 | 19,231,385 |
| Securities borrowed                                           | 84,326     | 67,212     |
| Customer, broker-dealer and clearing receivables              | 262,774    | 240,028    |
| Servicing rights                                              | 27,335     | 28,924     |
| Derivative Assets                                             | 66,172     | 106,796    |
| Financial liabilities:                                        |            |            |
| Total deposits                                                | 19,973,329 | 19,359,217 |
| Advances from the Federal Home Loan Bank                      | 90,000     | 90,000     |
| Borrowings, subordinated notes and debentures                 | 313,519    | 325,679    |
| Securities loaned                                             | 95,883     | 74,177     |
| Customer, broker-dealer and clearing payables                 | 315,985    | 301,127    |
| Accounts payable and other liabilities—Derivative instruments | 63,225     | 102,949    |
| Total Fair Value                                              |            |            |
| Financial assets:                                             |            |            |
| Cash, cash equivalents and restricted cash                    | 2,803,856  | 2,185,776  |
| Trading securities                                            | 594        | 353        |
| Available-for-sale securities                                 | 137,996    | 141,611    |
| Stock of regulatory agencies                                  | 34,417     | 21,957     |
| Loans held for sale, at fair value                            | 14,566     | 16,482     |
| Loans held for investment—net                                 | 19,563,846 | 19,209,442 |
| Securities borrowed                                           | 83,501     | 71,480     |
| Customer, broker-dealer and clearing receivables              | 261,163    | 249,317    |
| Servicing rights                                              | 27,335     | 28,924     |
| Derivative Assets                                             | 66,172     | 106,796    |
| Financial liabilities:                                        |            |            |
| Total deposits                                                | 19,743,134 | 19,217,281 |
| Advances from the Federal Home Loan Bank                      | 86,700     | 84,201     |
| Borrowings, subordinated notes and debentures                 | 285,114    | 302,487    |
| Securities loaned                                             | 95,398     | 74,021     |
| Customer, broker-dealer and clearing payables                 | 315,985    | 301,127    |
| Accounts payable and other liabilities—Derivative instruments | 63,225     | 102,949    |
| Level 1                                                       |            |            |
| Financial assets:                                             |            |            |
| Cash, cash equivalents and restricted cash                    | 2,803,856  | 2,185,776  |
| Trading securities                                            | 0          | 0          |
| Available-for-sale securities                                 | 0          | 0          |
| Stock of regulatory agencies                                  | 0          | 0          |
| Loans held for sale, at fair value                            | 0          | 0          |
| Loans held for investment—net                                 | 0          | 0          |
| Securities borrowed                                           | 0          | 0          |
| Customer, broker-dealer and clearing receivables              | 0          | 0          |
| Servicing rights                                              | 0          | 0          |
| Derivative Assets                                             | 0          | 0          |
| Financial liabilities:                                        |            |            |
| Total deposits                                                | 0          | 0          |
| Advances from the Federal Home Loan Bank                      | 0          | 0          |
| Borrowings, subordinated notes and debentures                 | 0          | 0          |
| Securities loaned                                             | 0          | 0          |
| Customer, broker-dealer and clearing payables                 | 0          | 0          |
| Accounts payable and other liabilities—Derivative instruments | 0          | 0          |
| Level 2                                                       |            |            |
| Financial assets:                                             |            |            |
| Cash, cash equivalents and restricted cash                    | 0          | 0          |
| Trading securities                                            | 594        | 353        |
| Available-for-sale securities                                 | 46,687     | 30,683     |
| Stock of regulatory agencies                                  | 34,417     | 21,957     |
| Loans held for sale, at fair value                            | 14,566     | 16,482     |
| Loans held for investment—net                                 | 0          | 0          |
| Securities borrowed                                           | 0          | 0          |
| Customer, broker-dealer and clearing receivables              | 0          | 0          |
| Servicing rights                                              | 0          | 0          |
| Derivative Assets                                             | 66,172     | 106,796    |
| Financial liabilities:                                        |            |            |
| Total deposits                                                | 19,743,134 | 19,217,281 |
| Advances from the Federal Home Loan Bank                      | 86,700     | 84,201     |
| Borrowings, subordinated notes and debentures                 | 285,114    | 302,487    |
| Securities loaned                                             | 0          | 0          |
| Customer, broker-dealer and clearing payables                 | 0          | 0          |
| Accounts payable and other liabilities—Derivative instruments | 63,225     | 102,949    |
| Level 3                                                       |            |            |
| Financial assets:                                             |            |            |
| Cash, cash equivalents and restricted cash                    | 0          | 0          |
| Trading securities                                            | 0          | 0          |
| Available-for-sale securities                                 | 91,309     | 110,928    |
| Stock of regulatory agencies                                  | 0          | 0          |
| Loans held for sale, at fair value                            | 0          | 0          |
| Loans held for investment—net                                 | 19,563,846 | 19,209,442 |
| Securities borrowed                                           | 83,501     | 71,480     |
| Customer, broker-dealer and clearing receivables              | 261,163    | 249,317    |
| Servicing rights                                              | 27,335     | 28,924     |
| Derivative Assets                                             | 0          | 0          |
| Financial liabilities:                                        |            |            |
| Total deposits                                                | 0          | 0          |
| Advances from the Federal Home Loan Bank                      | 0          | 0          |
| Borrowings, subordinated notes and debentures                 | 0          | 0          |
| Securities loaned                                             | 95,398     | 74,021     |
| Customer, broker-dealer and clearing payables                 | 315,985    | 301,127    |
| Accounts payable and other liabilities—Derivative instruments | \$ 0       | \$ 0       |

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| \$ in Thousands                                                  |            |            |
|------------------------------------------------------------------|------------|------------|
| <a href="#">Debt Securities, Available-for-sale [Line Items]</a> |            |            |
| Amortized Cost                                                   | \$ 138,782 | \$ 144,281 |
| Unrealized Gains                                                 | 1,654      | 921        |
| Unrealized Losses                                                | (2,440)    | (3,591)    |
| Fair Value                                                       | 137,996    | 141,611    |
| Agency                                                           |            |            |
| <a href="#">Debt Securities, Available-for-sale [Line Items]</a> |            |            |
| Amortized Cost                                                   | 44,702     | 29,835     |
| Unrealized Gains                                                 | 359        | 83         |
| Unrealized Losses                                                | (1,941)    | (2,659)    |
| Fair Value                                                       | 43,120     | 27,259     |
| Non-agency                                                       |            |            |
| <a href="#">Debt Securities, Available-for-sale [Line Items]</a> |            |            |
| Amortized Cost                                                   | 90,258     | 110,658    |
| Unrealized Gains                                                 | 1,295      | 838        |
| Unrealized Losses                                                | (244)      | (568)      |
| Fair Value                                                       | 91,309     | 110,928    |
| Total mortgage-backed securities                                 |            |            |
| <a href="#">Debt Securities, Available-for-sale [Line Items]</a> |            |            |
| Amortized Cost                                                   | 134,960    | 140,493    |
| Unrealized Gains                                                 | 1,654      | 921        |
| Unrealized Losses                                                | (2,185)    | (3,227)    |
| Fair Value                                                       | 134,429    | 138,187    |
| Municipal                                                        |            |            |
| <a href="#">Debt Securities, Available-for-sale [Line Items]</a> |            |            |
| Amortized Cost                                                   | 3,822      | 3,788      |
| Unrealized Gains                                                 | 0          | 0          |
| Unrealized Losses                                                | (255)      | (364)      |
| Fair Value                                                       | \$ 3,567   | \$ 3,424   |

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| AVAILABLE-FOR-SALE SECURITIES -<br>NARRATIVE (Details)<br>- USD (\$) | 3 Months Ended |               |               |
|----------------------------------------------------------------------|----------------|---------------|---------------|
|                                                                      | Sep. 30, 2024  | Sep. 30, 2023 | Jun. 30, 2024 |
|                                                                      |                |               |               |
|                                                                      |                |               |               |

|                                                                  |            |      |            |
|------------------------------------------------------------------|------------|------|------------|
| <a href="#">Debt Securities, Available-for-sale [Line Items]</a> |            |      |            |
| Available-for-sale securities, credit losses                     | \$ 0       | \$ 0 |            |
| Allowance for credit losses, available-for-sale securities       | 0          |      | \$ 0       |
| Proceeds from sale of available-for-sale securities              | 0          | \$ 0 |            |
| Asset Pledged as Collateral                                      |            |      |            |
| <a href="#">Debt Securities, Available-for-sale [Line Items]</a> |            |      |            |
| Available-for-sale securities pledged as collateral              | \$ 800,000 |      | \$ 800,000 |

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IDEA: XBRL DOCUMENT

| AVAILABLE-FOR-SALE SECURITIES -<br>SCHEDULE OF<br>UNREALIZED LOSS<br>ON INVESTMENTS<br>(Details) - USD (\$)<br>\$ in Thousands | Sep. 30, 2024 |  | Jun. 30, 2024 |
|--------------------------------------------------------------------------------------------------------------------------------|---------------|--|---------------|
|                                                                                                                                |               |  |               |
|                                                                                                                                |               |  |               |
|                                                                                                                                |               |  |               |

|                                         |           |          |
|-----------------------------------------|-----------|----------|
| <a href="#">Fair Value</a>              |           |          |
| <a href="#">Less Than 12 Months</a>     | \$ 15,991 | \$ 2,659 |
| <a href="#">More Than 12 Months</a>     | 80,873    | 101,086  |
| Total                                   | 96,864    | 103,745  |
| <a href="#">Gross Unrealized Losses</a> |           |          |
| <a href="#">Less Than 12 Months</a>     | (8)       | (31)     |
| <a href="#">More Than 12 Months</a>     | (2,432)   | (3,560)  |
| Total                                   | (2,440)   | (3,591)  |
| Agency                                  |           |          |
| <a href="#">Fair Value</a>              |           |          |
| <a href="#">Less Than 12 Months</a>     | 15,991    | 2,644    |
| <a href="#">More Than 12 Months</a>     | 18,741    | 19,298   |
| Total                                   | 34,732    | 21,942   |
| <a href="#">Gross Unrealized Losses</a> |           |          |
| <a href="#">Less Than 12 Months</a>     | (8)       | (31)     |
| <a href="#">More Than 12 Months</a>     | (1,933)   | (2,628)  |
| Total                                   | (1,941)   | (2,659)  |
| Non-agency                              |           |          |
| <a href="#">Fair Value</a>              |           |          |
| <a href="#">Less Than 12 Months</a>     | 0         | 15       |
| <a href="#">More Than 12 Months</a>     | 58,565    | 78,364   |
| Total                                   | 58,565    | 78,379   |
| <a href="#">Gross Unrealized Losses</a> |           |          |
| <a href="#">Less Than 12 Months</a>     | 0         | 0        |
| <a href="#">More Than 12 Months</a>     | (244)     | (568)    |
| Total                                   | (244)     | (568)    |
| Total MBS                               |           |          |
| <a href="#">Fair Value</a>              |           |          |
| <a href="#">Less Than 12 Months</a>     | 15,991    | 2,659    |
| <a href="#">More Than 12 Months</a>     | 77,306    | 97,662   |
| Total                                   | 93,297    | 100,321  |
| <a href="#">Gross Unrealized Losses</a> |           |          |
| <a href="#">Less Than 12 Months</a>     | (8)       | (31)     |
| <a href="#">More Than 12 Months</a>     | (2,177)   | (3,196)  |
| Total                                   | (2,185)   | (3,227)  |
| Municipal                               |           |          |
| <a href="#">Fair Value</a>              |           |          |
| <a href="#">Less Than 12 Months</a>     | 0         | 0        |
| <a href="#">More Than 12 Months</a>     | 3,567     | 3,424    |
| Total                                   | 3,567     | 3,424    |
| <a href="#">Gross Unrealized Losses</a> |           |          |
| <a href="#">Less Than 12 Months</a>     | 0         | 0        |
| <a href="#">More Than 12 Months</a>     | (255)     | (364)    |
| Total                                   | \$ (255)  | \$ (364) |

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IDEA: XBRL DOCUMENT

| AVAILABLE-FOR-SALE SECURITIES -<br>INVESTMENTS<br>CLASSIFIED BY<br>CONTRACTUAL | Sep. 30, 2024 |  | Jun. 30, 2024 |
|--------------------------------------------------------------------------------|---------------|--|---------------|
|                                                                                |               |  |               |
|                                                                                |               |  |               |
|                                                                                |               |  |               |

| MATURITY DATE<br>(Details) - USD (\$)<br>\$ in Thousands |            |            |
|----------------------------------------------------------|------------|------------|
| <b>Available-for-Sale, Fair Value</b>                    |            |            |
| Amortized Cost                                           | \$ 138,782 | \$ 144,281 |
| <b>Available-for-sale—Amortized cost</b>                 |            |            |
| Total Amount                                             | 138,782    |            |
| Due Within One Year                                      | 96,819     |            |
| Due after One but within Five Years                      | 27,771     |            |
| Due after Five but within Ten Years                      | 7,712      |            |
| Due After Ten Years                                      | 6,480      |            |
| Fair Value                                               |            |            |
| <b>Available-for-Sale, Fair Value</b>                    |            |            |
| Amortized Cost                                           | 137,996    |            |
| Due Within One Year                                      | 96,543     |            |
| Due after One but within Five Years                      | 27,421     |            |
| Due after Five but within Ten Years                      | 7,735      |            |
| Due After Ten Years                                      | 6,297      |            |
| Agency                                                   |            |            |
| <b>Available-for-Sale, Fair Value</b>                    |            |            |
| Amortized Cost                                           | 44,702     | 29,835     |
| Due Within One Year                                      | 10,367     |            |
| Due after One but within Five Years                      | 25,954     |            |
| Due after Five but within Ten Years                      | 6,323      |            |
| Due After Ten Years                                      | 2,058      |            |
| Non-agency                                               |            |            |
| <b>Available-for-Sale, Fair Value</b>                    |            |            |
| Amortized Cost                                           | 90,258     | 110,658    |
| Due Within One Year                                      | 86,452     |            |
| Due after One but within Five Years                      | 1,817      |            |
| Due after Five but within Ten Years                      | 1,389      |            |
| Due After Ten Years                                      | 600        |            |
| Total mortgage-backed securities                         |            |            |
| <b>Available-for-Sale, Fair Value</b>                    |            |            |
| Amortized Cost                                           | 134,960    | 140,493    |
| Due Within One Year                                      | 96,819     |            |
| Due after One but within Five Years                      | 27,771     |            |
| Due after Five but within Ten Years                      | 7,712      |            |
| Due After Ten Years                                      | 2,658      |            |
| Municipal                                                |            |            |
| <b>Available-for-Sale, Fair Value</b>                    |            |            |
| Amortized Cost                                           | 3,822      | \$ 3,788   |
| Due Within One Year                                      | 0          |            |
| Due after One but within Five Years                      | 0          |            |
| Due after Five but within Ten Years                      | 0          |            |
| Due After Ten Years                                      | \$ 3,822   |            |

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| LOANS &<br>ALLOWANCE FOR<br>CREDIT LOSSES -<br>NARRATIVE (Details)                                                                | 3 Months Ended      |               |                |
|-----------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------|----------------|
|                                                                                                                                   | Sep. 30, 2024       | Sep. 30, 2023 | Jun. 30, 2024  |
|                                                                                                                                   | USD (\$)<br>segment | USD (\$)      | USD (\$)       |
| <b>Receivables [Abstract]</b>                                                                                                     |                     |               |                |
| Number of loan portfolio segments   segment                                                                                       | 5                   |               |                |
| Financing Receivable, Accrued Interest, after Allowance for Credit Loss, Statement of Financial Position [Extensible Enumeration] | Other assets        |               | Other assets   |
| Accrued interest receivable on loans held for investments                                                                         | \$ 120,100,000      |               | \$ 119,800,000 |
| Advances, collateral pledged                                                                                                      | 4,680,700,000       |               | 4,942,800,000  |
| FRBSF and FRB, loans pledged                                                                                                      | \$ 8,194,200,000    |               | 8,197,200,000  |
| Effective weighted-average LTV                                                                                                    | 50.90%              |               |                |
| Nonaccrual loans                                                                                                                  | \$ 0                |               | 0              |
| Interest income recognized on nonaccrual loans                                                                                    | 0                   | \$ 0          |                |
| Loans past due ninety days or more and still accruing                                                                             | 34,100,000          |               | 20,200,000     |
| Mortgage loans in process of foreclosure, amount                                                                                  | \$ 23,000,000       |               | \$ 20,100,000  |

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IDEA: XBRL DOCUMENT

| LOANS &<br>ALLOWANCE FOR<br>CREDIT LOSSES -<br>LOAN PORTFOLIO<br>COMPOSITION<br>(Details) - USD (\$)<br>\$ in Thousands | Sep. 30, 2024 | Jun. 30, 2024 | Dec. 07, 2023 | Sep. 30, 2023 | Jun. 30, 2023 |
|-------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|
| <b>Accounts, Notes, Loans and Financing Receivable [Line Items]</b>                                                     |               |               |               |               |               |
| Total                                                                                                                   | \$ 19,825,834 | \$ 19,802,811 |               |               |               |
| Allowance for credit losses - loans                                                                                     | (263,854)     | (260,542)     |               | \$ (170,870)  | \$ (166,680)  |
| Unaccreted premiums (discounts) and loan fees                                                                           | (281,371)     | (310,884)     |               |               |               |
| Total net loans                                                                                                         | 19,280,609    | 19,231,385    |               |               |               |
| Single Family - Mortgage & Warehouse                                                                                    |               |               |               |               |               |
| <b>Accounts, Notes, Loans and Financing Receivable [Line Items]</b>                                                     |               |               |               |               |               |
| Total                                                                                                                   | 4,151,583     | 4,178,832     |               |               |               |
| Allowance for credit losses - loans                                                                                     | (17,453)      | (16,943)      |               | (17,426)      | (17,503)      |
| Multifamily and Commercial Mortgage                                                                                     |               |               |               |               |               |
| <b>Accounts, Notes, Loans and Financing Receivable [Line Items]</b>                                                     |               |               |               |               |               |
| Total                                                                                                                   | 3,647,469     | 3,861,931     |               |               |               |
| Allowance for credit losses - loans                                                                                     | (65,608)      | (70,771)      |               | (15,874)      | (16,848)      |
| Multifamily and Commercial Mortgage   Real Estate Loan Portfolios                                                       |               |               |               |               |               |
| <b>Accounts, Notes, Loans and Financing Receivable [Line Items]</b>                                                     |               |               |               |               |               |
| Total                                                                                                                   | 282,600       | 284,000       |               |               |               |
| Commercial Real Estate                                                                                                  |               |               |               |               |               |
| <b>Accounts, Notes, Loans and Financing Receivable [Line Items]</b>                                                     |               |               |               |               |               |
| Total                                                                                                                   | 6,256,265     | 6,088,622     |               |               |               |
| Allowance for credit losses - loans                                                                                     | (95,032)      | (87,780)      |               | (71,355)      | (72,755)      |
| Commercial Real Estate   Real Estate Loan Portfolios                                                                    |               |               |               |               |               |
| <b>Accounts, Notes, Loans and Financing Receivable [Line Items]</b>                                                     |               |               |               |               |               |
| Total                                                                                                                   | 44,500        | 44,500        |               |               |               |
| Total net loans                                                                                                         |               |               | \$ 1,300,000  |               |               |
| Commercial & Industrial - Non-RE                                                                                        |               |               |               |               |               |
| <b>Accounts, Notes, Loans and Financing Receivable [Line Items]</b>                                                     |               |               |               |               |               |
| Total                                                                                                                   | 5,354,752     | 5,241,766     |               |               |               |
| Allowance for credit losses - loans                                                                                     | (76,555)      | (76,032)      |               | (54,592)      | (46,347)      |
| Auto & Consumer                                                                                                         |               |               |               |               |               |



|                                                                              |            |            |             |             |
|------------------------------------------------------------------------------|------------|------------|-------------|-------------|
| <a href="#">Accounts, Notes, Loans and Financing Receivable [Line Items]</a> |            |            |             |             |
| Total                                                                        | 415,765    | 431,660    |             |             |
| Allowance for credit losses - loans                                          | \$ (9,206) | \$ (9,016) | \$ (11,623) | \$ (13,227) |

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|                                                            |               |  |  |  |
|------------------------------------------------------------|---------------|--|--|--|
| LOANS &<br>ALLOWANCE FOR<br>CREDIT LOSSES -<br>REAL ESTATE | Sep. 30, 2024 |  |  |  |
| LOANS, LTV RATIO<br>(Details)                              |               |  |  |  |

|                                                                              |        |
|------------------------------------------------------------------------------|--------|
| <a href="#">Accounts, Notes, Loans and Financing Receivable [Line Items]</a> |        |
| Weighted-Average LTV                                                         | 47.90% |
| Median LTV                                                                   | 52.00% |
| <a href="#">Single Family - Mortgage &amp; Warehouse</a>                     |        |

|                                                                              |        |
|------------------------------------------------------------------------------|--------|
| <a href="#">Accounts, Notes, Loans and Financing Receivable [Line Items]</a> |        |
| Weighted-Average LTV                                                         | 55.80% |
| Median LTV                                                                   | 54.00% |
| <a href="#">Multifamily and Commercial Mortgage</a>                          |        |

|                                                                              |        |
|------------------------------------------------------------------------------|--------|
| <a href="#">Accounts, Notes, Loans and Financing Receivable [Line Items]</a> |        |
| Weighted-Average LTV                                                         | 52.10% |
| Median LTV                                                                   | 50.00% |
| <a href="#">Commercial Real Estate</a>                                       |        |

|                                                                              |        |  |  |  |
|------------------------------------------------------------------------------|--------|--|--|--|
| <a href="#">Accounts, Notes, Loans and Financing Receivable [Line Items]</a> |        |  |  |  |
| Weighted-Average LTV                                                         | 40.10% |  |  |  |
| Median LTV                                                                   | 43.50% |  |  |  |

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|                                                                                                                                               |                |               |  |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------|---------------|--|--|
| LOANS &<br>ALLOWANCE FOR<br>CREDIT LOSSES -<br>COMPONENTS OF<br>THE PROVISION FOR<br>CREDIT LOSSES<br>(Details) - USD (\$)<br>\$ in Thousands | 3 Months Ended |               |  |  |
|                                                                                                                                               | Sep. 30, 2024  | Sep. 30, 2023 |  |  |

|                                                                              |           |          |  |  |
|------------------------------------------------------------------------------|-----------|----------|--|--|
| <a href="#">Accounts, Notes, Loans and Financing Receivable [Line Items]</a> |           |          |  |  |
| Provision for credit losses                                                  | \$ 14,000 | \$ 7,000 |  |  |
| <a href="#">Provision for credit losses - loans</a>                          |           |          |  |  |

|                                                                              |        |       |  |  |
|------------------------------------------------------------------------------|--------|-------|--|--|
| <a href="#">Accounts, Notes, Loans and Financing Receivable [Line Items]</a> |        |       |  |  |
| Provision for credit losses                                                  | 11,500 | 5,750 |  |  |
| <a href="#">Provision for credit losses - unfunded lending commitments</a>   |        |       |  |  |

|                                                                              |          |          |  |  |
|------------------------------------------------------------------------------|----------|----------|--|--|
| <a href="#">Accounts, Notes, Loans and Financing Receivable [Line Items]</a> |          |          |  |  |
| Provision for credit losses                                                  | \$ 2,500 | \$ 1,250 |  |  |

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|                                                                                                                                            |                |               |  |  |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------------|---------------|--|--|
| LOANS &<br>ALLOWANCE FOR<br>CREDIT LOSSES -<br>ALLOWANCE FOR<br>LOAN LOSS BY<br>PORTFOLIO CLASS<br>(Details) - USD (\$)<br>\$ in Thousands | 3 Months Ended |               |  |  |
|                                                                                                                                            | Sep. 30, 2024  | Sep. 30, 2023 |  |  |

|                                                                                |            |            |
|--------------------------------------------------------------------------------|------------|------------|
| <a href="#">Financing Receivable, Allowance for Credit Loss [Roll Forward]</a> |            |            |
| Balance, beginning of period                                                   | \$ 260,542 | \$ 166,680 |
| Provision (benefit) for credit losses - loans                                  | 14,000     | 7,000      |
| Charge-offs                                                                    | (9,238)    | (2,361)    |
| Recoveries                                                                     | 1,050      | 801        |
| Balance, end of period                                                         | 263,854    | 170,870    |
| <a href="#">Provision for credit losses - loans</a>                            |            |            |

|                                                                                |        |       |
|--------------------------------------------------------------------------------|--------|-------|
| <a href="#">Financing Receivable, Allowance for Credit Loss [Roll Forward]</a> |        |       |
| Provision (benefit) for credit losses - loans                                  | 11,500 | 5,750 |
| <a href="#">Single Family - Mortgage &amp; Warehouse</a>                       |        |       |

|                                                                                                |        |        |
|------------------------------------------------------------------------------------------------|--------|--------|
| <a href="#">Financing Receivable, Allowance for Credit Loss [Roll Forward]</a>                 |        |        |
| Balance, beginning of period                                                                   | 16,943 | 17,503 |
| Charge-offs                                                                                    | 0      | (80)   |
| Recoveries                                                                                     | 46     | 13     |
| Balance, end of period                                                                         | 17,453 | 17,426 |
| <a href="#">Single Family - Mortgage &amp; Warehouse   Provision for credit losses - loans</a> |        |        |

|                                                                                |     |      |
|--------------------------------------------------------------------------------|-----|------|
| <a href="#">Financing Receivable, Allowance for Credit Loss [Roll Forward]</a> |     |      |
| Provision (benefit) for credit losses - loans                                  | 464 | (10) |
| <a href="#">Multifamily and Commercial Mortgage</a>                            |     |      |

|                                                                                           |         |        |
|-------------------------------------------------------------------------------------------|---------|--------|
| <a href="#">Financing Receivable, Allowance for Credit Loss [Roll Forward]</a>            |         |        |
| Balance, beginning of period                                                              | 70,771  | 16,848 |
| Charge-offs                                                                               | (3,357) | 0      |
| Recoveries                                                                                | 0       | 0      |
| Balance, end of period                                                                    | 65,608  | 15,874 |
| <a href="#">Multifamily and Commercial Mortgage   Provision for credit losses - loans</a> |         |        |

|                                                                                |         |       |
|--------------------------------------------------------------------------------|---------|-------|
| <a href="#">Financing Receivable, Allowance for Credit Loss [Roll Forward]</a> |         |       |
| Provision (benefit) for credit losses - loans                                  | (1,806) | (974) |
| <a href="#">Commercial Real Estate</a>                                         |         |       |

|                                                                                |        |        |
|--------------------------------------------------------------------------------|--------|--------|
| <a href="#">Financing Receivable, Allowance for Credit Loss [Roll Forward]</a> |        |        |
| Balance, beginning of period                                                   | 87,780 | 72,755 |
| Charge-offs                                                                    | 0      | 0      |
| Recoveries                                                                     | 0      | 0      |
| Balance, end of period                                                         | 95,032 | 71,355 |
| <a href="#">Commercial Real Estate   Provision for credit losses - loans</a>   |        |        |

|                                                                                |       |         |
|--------------------------------------------------------------------------------|-------|---------|
| <a href="#">Financing Receivable, Allowance for Credit Loss [Roll Forward]</a> |       |         |
| Provision (benefit) for credit losses - loans                                  | 7,252 | (1,400) |
| <a href="#">Commercial &amp; Industrial - Non-RE</a>                           |       |         |

|                                                                                            |         |        |
|--------------------------------------------------------------------------------------------|---------|--------|
| <a href="#">Financing Receivable, Allowance for Credit Loss [Roll Forward]</a>             |         |        |
| Balance, beginning of period                                                               | 76,032  | 46,347 |
| Charge-offs                                                                                | (3,032) | 0      |
| Recoveries                                                                                 | 0       | 0      |
| Balance, end of period                                                                     | 76,555  | 54,592 |
| <a href="#">Commercial &amp; Industrial - Non-RE   Provision for credit losses - loans</a> |         |        |

|                                                                                |       |       |
|--------------------------------------------------------------------------------|-------|-------|
| <a href="#">Financing Receivable, Allowance for Credit Loss [Roll Forward]</a> |       |       |
| Provision (benefit) for credit losses - loans                                  | 3,555 | 8,245 |
| <a href="#">Auto &amp; Consumer</a>                                            |       |       |

|                                                                                |         |         |
|--------------------------------------------------------------------------------|---------|---------|
| <a href="#">Financing Receivable, Allowance for Credit Loss [Roll Forward]</a> |         |         |
| Balance, beginning of period                                                   | 9,016   | 13,227  |
| Charge-offs                                                                    | (2,849) | (2,281) |
| Recoveries                                                                     | 1,004   | 788     |

|                                                                       |          |          |
|-----------------------------------------------------------------------|----------|----------|
| Balance, end of period                                                | 9,206    | 11,623   |
| Auto & Consumer   Provision for credit losses - loans                 |          |          |
| <b>Financing Receivable, Allowance for Credit Loss [Roll Forward]</b> |          |          |
| Provision (benefit) for credit losses - loans                         | \$ 2,035 | \$ (111) |

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|                                                                                                                              |                |               |
|------------------------------------------------------------------------------------------------------------------------------|----------------|---------------|
| LOANS & ALLOWANCE FOR CREDIT LOSSES - ALLOWANCE FOR LOAN LOSS AND RESERVE FOR UNFUNDED LOAN COMMITMENTS (Details) - USD (\$) | 3 Months Ended |               |
| \$ in Thousands                                                                                                              | Sep. 30, 2024  | Sep. 30, 2023 |

Off-Balance-Sheet, Credit Loss, Liability [Roll Forward]

|                                                            |           |           |
|------------------------------------------------------------|-----------|-----------|
| Balance, beginning of period                               | \$ 10,223 | \$ 10,473 |
| Provision for credit losses - unfunded lending commitments | 2,500     | 1,250     |
| Balance, end of period                                     | \$ 12,723 | \$ 11,723 |

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|                                                                                                                   |                            |  |
|-------------------------------------------------------------------------------------------------------------------|----------------------------|--|
| LOANS & ALLOWANCE FOR CREDIT LOSSES - UNPAID PRINCIPAL BALANCE FOR PERFORMING AND NONACCRUAL (Details) - USD (\$) | Sep. 30, 2024Jun. 30, 2024 |  |
| \$ in Thousands                                                                                                   |                            |  |

Financing Receivable, Credit Quality Indicator [Line Items]

|                                 |               |               |
|---------------------------------|---------------|---------------|
| Total                           | \$ 19,825,834 | \$ 19,802,811 |
| Nonaccrual loans to total loans | 0.89%         | 0.57%         |

Single Family - Mortgage & Warehouse

Financing Receivable, Credit Quality Indicator [Line Items]

|       |              |              |
|-------|--------------|--------------|
| Total | \$ 4,151,583 | \$ 4,178,832 |
|-------|--------------|--------------|

Multifamily and Commercial Mortgage

Financing Receivable, Credit Quality Indicator [Line Items]

|       |           |           |
|-------|-----------|-----------|
| Total | 3,647,469 | 3,861,931 |
|-------|-----------|-----------|

Commercial Real Estate

Financing Receivable, Credit Quality Indicator [Line Items]

|       |           |           |
|-------|-----------|-----------|
| Total | 6,256,265 | 6,088,622 |
|-------|-----------|-----------|

Commercial & Industrial - Non-RE

Financing Receivable, Credit Quality Indicator [Line Items]

|       |           |           |
|-------|-----------|-----------|
| Total | 5,354,752 | 5,241,766 |
|-------|-----------|-----------|

Auto & Consumer

Financing Receivable, Credit Quality Indicator [Line Items]

|       |         |         |
|-------|---------|---------|
| Total | 415,765 | 431,660 |
|-------|---------|---------|

Performing

Financing Receivable, Credit Quality Indicator [Line Items]

|       |            |            |
|-------|------------|------------|
| Total | 19,649,136 | 19,689,452 |
|-------|------------|------------|

Performing | Single Family - Mortgage & Warehouse

Financing Receivable, Credit Quality Indicator [Line Items]

|       |           |           |
|-------|-----------|-----------|
| Total | 4,092,504 | 4,133,121 |
|-------|-----------|-----------|

Performing | Multifamily and Commercial Mortgage

Financing Receivable, Credit Quality Indicator [Line Items]

|       |           |           |
|-------|-----------|-----------|
| Total | 3,616,032 | 3,826,877 |
|-------|-----------|-----------|

Performing | Commercial Real Estate

Financing Receivable, Credit Quality Indicator [Line Items]

|       |           |           |
|-------|-----------|-----------|
| Total | 6,215,663 | 6,062,520 |
|-------|-----------|-----------|

Performing | Commercial & Industrial - Non-RE

Financing Receivable, Credit Quality Indicator [Line Items]

|       |           |           |
|-------|-----------|-----------|
| Total | 5,311,156 | 5,237,746 |
|-------|-----------|-----------|

Performing | Auto & Consumer

Financing Receivable, Credit Quality Indicator [Line Items]

|       |         |         |
|-------|---------|---------|
| Total | 413,781 | 429,188 |
|-------|---------|---------|

Nonaccrual

Financing Receivable, Credit Quality Indicator [Line Items]

|       |         |         |
|-------|---------|---------|
| Total | 176,698 | 113,359 |
|-------|---------|---------|

Nonaccrual | Single Family - Mortgage & Warehouse

Financing Receivable, Credit Quality Indicator [Line Items]

|       |        |        |
|-------|--------|--------|
| Total | 59,079 | 45,711 |
|-------|--------|--------|

Nonaccrual | Multifamily and Commercial Mortgage

Financing Receivable, Credit Quality Indicator [Line Items]

|       |        |        |
|-------|--------|--------|
| Total | 31,437 | 35,054 |
|-------|--------|--------|

Nonaccrual | Commercial Real Estate

Financing Receivable, Credit Quality Indicator [Line Items]

|       |        |        |
|-------|--------|--------|
| Total | 40,602 | 26,102 |
|-------|--------|--------|

Nonaccrual | Commercial & Industrial - Non-RE

Financing Receivable, Credit Quality Indicator [Line Items]

|       |        |       |
|-------|--------|-------|
| Total | 43,596 | 4,020 |
|-------|--------|-------|

Nonaccrual | Auto & Consumer

Financing Receivable, Credit Quality Indicator [Line Items]

|       |          |          |
|-------|----------|----------|
| Total | \$ 1,984 | \$ 2,472 |
|-------|----------|----------|

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|                                                                                                                                              |                                |               |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|---------------|
| LOANS & ALLOWANCE FOR CREDIT LOSSES - LOANS BY AMORTIZED COST BASIS BY YEAR OF ORIGINATION AND CREDIT QUALITY INDICATOR (Details) - USD (\$) | 3 Months Ended 12 Months Ended |               |
| \$ in Thousands                                                                                                                              | Sep. 30, 2024                  | Jun. 30, 2024 |

Financing Receivable, Credit Quality Indicator [Line Items]

|      |              |              |
|------|--------------|--------------|
| 2025 | \$ 1,084,949 | \$ 3,568,319 |
| 2024 | 3,498,290    | 3,368,194    |
| 2023 | 2,997,931    | 4,352,535    |
| 2022 | 3,990,222    | 1,433,787    |
| 2021 | 1,252,794    | 904,402      |

|                                                                             |            |            |
|-----------------------------------------------------------------------------|------------|------------|
| <a href="#">Prior</a>                                                       | 2,434,494  | 1,732,247  |
| <a href="#">Revolving Loans</a>                                             | 4,567,154  | 4,443,327  |
| <a href="#">Total</a>                                                       | 19,825,834 | 19,802,811 |
| <a href="#">Year-to-date gross charge-offs</a>                              |            |            |
| <a href="#">2025</a>                                                        | 0          | 202        |
| <a href="#">2024</a>                                                        | 197        | 3,471      |
| <a href="#">2023</a>                                                        | 626        | 5,212      |
| <a href="#">2022</a>                                                        | 1,354      | 1,556      |
| <a href="#">2021</a>                                                        | 1,526      | 943        |
| <a href="#">Prior</a>                                                       | 3,535      | 525        |
| <a href="#">Revolving Loans</a>                                             | 2,000      | 0          |
| <a href="#">Total</a>                                                       | \$ 9,238   | \$ 11,909  |
| <a href="#">As a % of total gross loans</a>                                 |            |            |
| <a href="#">2025</a>                                                        | 5.50%      | 18.00%     |
| <a href="#">2024</a>                                                        | 17.60%     | 17.00%     |
| <a href="#">2023</a>                                                        | 15.10%     | 22.00%     |
| <a href="#">2022</a>                                                        | 20.10%     | 7.20%      |
| <a href="#">2021</a>                                                        | 6.30%      | 4.60%      |
| <a href="#">Prior</a>                                                       | 12.30%     | 8.80%      |
| <a href="#">Revolving Loans</a>                                             | 23.10%     | 22.40%     |
| <a href="#">Total</a>                                                       | 100.00%    | 100.00%    |
| <a href="#">Single Family - Mortgage &amp; Warehouse</a>                    |            |            |
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| <a href="#">2025</a>                                                        | \$ 123,052 | \$ 522,822 |
| <a href="#">2024</a>                                                        | 465,335    | 590,343    |
| <a href="#">2023</a>                                                        | 551,156    | 1,231,447  |
| <a href="#">2022</a>                                                        | 1,188,626  | 487,797    |
| <a href="#">2021</a>                                                        | 481,624    | 312,358    |
| <a href="#">Prior</a>                                                       | 996,502    | 777,287    |
| <a href="#">Revolving Loans</a>                                             | 345,288    | 256,778    |
| <a href="#">Total</a>                                                       | 4,151,583  | 4,178,832  |
| <a href="#">Year-to-date gross charge-offs</a>                              |            |            |
| <a href="#">2025</a>                                                        | 0          | 0          |
| <a href="#">2024</a>                                                        | 0          | 0          |
| <a href="#">2023</a>                                                        | 0          | 0          |
| <a href="#">2022</a>                                                        | 0          | 0          |
| <a href="#">2021</a>                                                        | 0          | 0          |
| <a href="#">Prior</a>                                                       | 0          | 172        |
| <a href="#">Revolving Loans</a>                                             | 0          | 0          |
| <a href="#">Total</a>                                                       | 0          | 172        |
| <a href="#">Multifamily and Commercial Mortgage</a>                         |            |            |
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| <a href="#">2025</a>                                                        | 6,410      | 36,058     |
| <a href="#">2024</a>                                                        | 30,848     | 742,977    |
| <a href="#">2023</a>                                                        | 685,202    | 1,052,707  |
| <a href="#">2022</a>                                                        | 1,072,354  | 628,284    |
| <a href="#">2021</a>                                                        | 531,461    | 560,365    |
| <a href="#">Prior</a>                                                       | 1,321,194  | 841,540    |
| <a href="#">Revolving Loans</a>                                             | 0          | 0          |
| <a href="#">Total</a>                                                       | 3,647,469  | 3,861,931  |
| <a href="#">Year-to-date gross charge-offs</a>                              |            |            |
| <a href="#">2025</a>                                                        | 0          | 0          |
| <a href="#">2024</a>                                                        | 0          | 0          |
| <a href="#">2023</a>                                                        | 0          | 0          |
| <a href="#">2022</a>                                                        | 0          | 0          |
| <a href="#">2021</a>                                                        | 0          | 640        |
| <a href="#">Prior</a>                                                       | 3,357      | 0          |
| <a href="#">Revolving Loans</a>                                             | 0          | 0          |
| <a href="#">Total</a>                                                       | 3,357      | 640        |
| <a href="#">Commercial Real Estate</a>                                      |            |            |
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| <a href="#">2025</a>                                                        | 725,167    | 1,952,001  |
| <a href="#">2024</a>                                                        | 2,003,149  | 1,424,999  |
| <a href="#">2023</a>                                                        | 1,159,022  | 1,527,795  |
| <a href="#">2022</a>                                                        | 1,278,166  | 226,061    |
| <a href="#">2021</a>                                                        | 154,659    | 7,741      |
| <a href="#">Prior</a>                                                       | 60,339     | 83,339     |
| <a href="#">Revolving Loans</a>                                             | 875,763    | 866,686    |
| <a href="#">Total</a>                                                       | 6,256,265  | 6,088,622  |
| <a href="#">Year-to-date gross charge-offs</a>                              |            |            |
| <a href="#">2025</a>                                                        | 0          | 0          |
| <a href="#">2024</a>                                                        | 0          | 0          |
| <a href="#">2023</a>                                                        | 0          | 0          |
| <a href="#">2022</a>                                                        | 0          | 0          |
| <a href="#">2021</a>                                                        | 0          | 0          |
| <a href="#">Prior</a>                                                       | 0          | 0          |
| <a href="#">Revolving Loans</a>                                             | 0          | 0          |
| <a href="#">Total</a>                                                       | 0          | 0          |
| <a href="#">Commercial &amp; Industrial - Non-RE</a>                        |            |            |
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| <a href="#">2025</a>                                                        | 201,920    | 991,497    |
| <a href="#">2024</a>                                                        | 936,790    | 494,500    |
| <a href="#">2023</a>                                                        | 498,560    | 361,857    |
| <a href="#">2022</a>                                                        | 290,626    | 47,772     |
| <a href="#">2021</a>                                                        | 46,473     | 10,422     |
| <a href="#">Prior</a>                                                       | 34,280     | 15,855     |
| <a href="#">Revolving Loans</a>                                             | 3,346,103  | 3,319,863  |
| <a href="#">Total</a>                                                       | 5,354,752  | 5,241,766  |
| <a href="#">Year-to-date gross charge-offs</a>                              |            |            |
| <a href="#">2025</a>                                                        | 0          | 0          |
| <a href="#">2024</a>                                                        | 0          | 0          |
| <a href="#">2023</a>                                                        | 0          | 0          |
| <a href="#">2022</a>                                                        | 0          | 0          |
| <a href="#">2021</a>                                                        | 1,032      | 0          |
| <a href="#">Prior</a>                                                       | 0          | 84         |
| <a href="#">Revolving Loans</a>                                             | 2,000      | 0          |
| <a href="#">Total</a>                                                       | 3,032      | 84         |
| <a href="#">Auto &amp; Consumer</a>                                         |            |            |

|                                                                             |            |            |
|-----------------------------------------------------------------------------|------------|------------|
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| 2025                                                                        | 28,400     | 65,941     |
| 2024                                                                        | 62,168     | 115,375    |
| 2023                                                                        | 103,991    | 178,729    |
| 2022                                                                        | 160,450    | 43,873     |
| 2021                                                                        | 38,577     | 13,516     |
| Prior                                                                       | 22,179     | 14,226     |
| Revolving Loans                                                             | 0          | 0          |
| Total                                                                       | 415,765    | 431,660    |
| <a href="#">Year-to-date gross charge-offs</a>                              |            |            |
| 2025                                                                        | 0          | 202        |
| 2024                                                                        | 197        | 3,471      |
| 2023                                                                        | 626        | 5,212      |
| 2022                                                                        | 1,354      | 1,556      |
| 2021                                                                        | 494        | 303        |
| Prior                                                                       | 178        | 269        |
| Revolving Loans                                                             | 0          | 0          |
| Total                                                                       | 2,849      | 11,013     |
| <a href="#">Pass</a>                                                        |            |            |
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| 2025                                                                        | 1,084,949  | 3,537,144  |
| 2024                                                                        | 3,390,115  | 3,282,691  |
| 2023                                                                        | 2,915,128  | 4,066,317  |
| 2022                                                                        | 3,740,544  | 1,391,702  |
| 2021                                                                        | 1,193,183  | 832,953    |
| Prior                                                                       | 2,232,997  | 1,611,156  |
| Revolving Loans                                                             | 4,516,795  | 4,418,889  |
| Total                                                                       | 19,073,711 | 19,140,852 |
| <a href="#">Pass   Single Family - Mortgage &amp; Warehouse</a>             |            |            |
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| 2025                                                                        | 123,052    | 491,822    |
| 2024                                                                        | 434,335    | 590,060    |
| 2023                                                                        | 550,071    | 1,200,230  |
| 2022                                                                        | 1,171,584  | 487,132    |
| 2021                                                                        | 476,230    | 291,047    |
| Prior                                                                       | 912,453    | 720,049    |
| Revolving Loans                                                             | 345,288    | 256,778    |
| Total                                                                       | 4,013,013  | 4,037,118  |
| <a href="#">Pass   Multifamily and Commercial Mortgage</a>                  |            |            |
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| 2025                                                                        | 6,410      | 36,058     |
| 2024                                                                        | 30,848     | 700,163    |
| 2023                                                                        | 652,262    | 994,004    |
| 2022                                                                        | 1,023,889  | 595,299    |
| 2021                                                                        | 493,090    | 510,341    |
| Prior                                                                       | 1,221,788  | 811,184    |
| Revolving Loans                                                             | 0          | 0          |
| Total                                                                       | 3,428,287  | 3,647,049  |
| <a href="#">Pass   Commercial Real Estate</a>                               |            |            |
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| 2025                                                                        | 725,167    | 1,952,001  |
| 2024                                                                        | 1,939,760  | 1,419,399  |
| 2023                                                                        | 1,144,414  | 1,456,643  |
| 2022                                                                        | 1,234,466  | 221,061    |
| 2021                                                                        | 143,009    | 7,741      |
| Prior                                                                       | 45,487     | 53,000     |
| Revolving Loans                                                             | 871,853    | 866,686    |
| Total                                                                       | 6,104,156  | 5,976,531  |
| <a href="#">Pass   Commercial &amp; Industrial - Non-RE</a>                 |            |            |
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| 2025                                                                        | 201,920    | 991,497    |
| 2024                                                                        | 923,047    | 458,454    |
| 2023                                                                        | 465,232    | 238,397    |
| 2022                                                                        | 151,653    | 44,923     |
| 2021                                                                        | 42,580     | 10,422     |
| Prior                                                                       | 31,291     | 12,867     |
| Revolving Loans                                                             | 3,299,654  | 3,295,425  |
| Total                                                                       | 5,115,377  | 5,051,985  |
| <a href="#">Pass   Auto &amp; Consumer</a>                                  |            |            |
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| 2025                                                                        | 28,400     | 65,766     |
| 2024                                                                        | 62,125     | 114,615    |
| 2023                                                                        | 103,149    | 177,043    |
| 2022                                                                        | 158,952    | 43,287     |
| 2021                                                                        | 38,274     | 13,402     |
| Prior                                                                       | 21,978     | 14,056     |
| Revolving Loans                                                             | 0          | 0          |
| Total                                                                       | 412,878    | 428,169    |
| <a href="#">Special Mention</a>                                             |            |            |
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| 2025                                                                        | 0          | 31,033     |
| 2024                                                                        | 107,923    | 31,151     |
| 2023                                                                        | 24,435     | 99,288     |
| 2022                                                                        | 49,472     | 20,137     |
| 2021                                                                        | 18,331     | 15,602     |
| Prior                                                                       | 87,271     | 37,211     |
| Revolving Loans                                                             | 4,284      | 5,349      |
| Total                                                                       | 291,716    | 239,771    |
| <a href="#">Special Mention   Single Family - Mortgage &amp; Warehouse</a>  |            |            |
| <a href="#">Financing Receivable, Credit Quality Indicator [Line Items]</a> |            |            |
| 2025                                                                        | 0          | 31,000     |
| 2024                                                                        | 31,000     | 0          |
| 2023                                                                        | 0          | 24,489     |
| 2022                                                                        | 7,374      | 665        |
| 2021                                                                        | 5,394      | 6,591      |
| Prior                                                                       | 34,621     | 26,873     |
| Revolving Loans                                                             | 0          | 0          |
| Total                                                                       | 78,389     | 89,618     |

Special Mention | Multifamily and Commercial Mortgage

Financing Receivable, Credit Quality Indicator [Line Items]

|                 |         |         |
|-----------------|---------|---------|
| 2025            | 0       | 0       |
| 2024            | 0       | 29,325  |
| 2023            | 23,774  | 46,194  |
| 2022            | 41,030  | 17,478  |
| 2021            | 8,975   | 9,011   |
| Prior           | 52,624  | 10,277  |
| Revolving Loans | 0       | 0       |
| Total           | 126,403 | 112,285 |

Special Mention | Commercial Real Estate

Financing Receivable, Credit Quality Indicator [Line Items]

|                 |        |        |
|-----------------|--------|--------|
| 2025            | 0      | 0      |
| 2024            | 63,389 | 0      |
| 2023            | 0      | 27,452 |
| 2022            | 0      | 0      |
| 2021            | 0      | 0      |
| Prior           | 0      | 0      |
| Revolving Loans | 0      | 0      |
| Total           | 63,389 | 27,452 |

Special Mention | Commercial & Industrial - Non-RE

Financing Receivable, Credit Quality Indicator [Line Items]

|                 |        |       |
|-----------------|--------|-------|
| 2025            | 0      | 0     |
| 2024            | 13,500 | 1,613 |
| 2023            | 386    | 731   |
| 2022            | 678    | 1,818 |
| 2021            | 3,893  | 0     |
| Prior           | 0      | 0     |
| Revolving Loans | 4,284  | 5,349 |
| Total           | 22,741 | 9,511 |

Special Mention | Auto & Consumer

Financing Receivable, Credit Quality Indicator [Line Items]

|                 |     |     |
|-----------------|-----|-----|
| 2025            | 0   | 33  |
| 2024            | 34  | 213 |
| 2023            | 275 | 422 |
| 2022            | 390 | 176 |
| 2021            | 69  | 0   |
| Prior           | 26  | 61  |
| Revolving Loans | 0   | 0   |
| Total           | 794 | 905 |

Substandard

Financing Receivable, Credit Quality Indicator [Line Items]

|                 |         |         |
|-----------------|---------|---------|
| 2025            | 0       | 142     |
| 2024            | 252     | 54,352  |
| 2023            | 58,368  | 186,930 |
| 2022            | 190,206 | 21,948  |
| 2021            | 41,280  | 55,847  |
| Prior           | 114,226 | 83,880  |
| Revolving Loans | 46,075  | 19,089  |
| Total           | 450,407 | 422,188 |

Substandard | Single Family - Mortgage & Warehouse

Financing Receivable, Credit Quality Indicator [Line Items]

|                 |        |        |
|-----------------|--------|--------|
| 2025            | 0      | 0      |
| 2024            | 0      | 283    |
| 2023            | 1,085  | 6,728  |
| 2022            | 9,668  | 0      |
| 2021            | 0      | 14,720 |
| Prior           | 49,428 | 30,365 |
| Revolving Loans | 0      | 0      |
| Total           | 60,181 | 52,096 |

Substandard | Multifamily and Commercial Mortgage

Financing Receivable, Credit Quality Indicator [Line Items]

|                 |        |         |
|-----------------|--------|---------|
| 2025            | 0      | 0       |
| 2024            | 0      | 13,489  |
| 2023            | 9,166  | 12,509  |
| 2022            | 7,435  | 15,507  |
| 2021            | 29,396 | 41,013  |
| Prior           | 46,782 | 20,079  |
| Revolving Loans | 0      | 0       |
| Total           | 92,779 | 102,597 |

Substandard | Commercial Real Estate

Financing Receivable, Credit Quality Indicator [Line Items]

|                 |        |        |
|-----------------|--------|--------|
| 2025            | 0      | 0      |
| 2024            | 0      | 5,600  |
| 2023            | 14,608 | 43,700 |
| 2022            | 43,700 | 5,000  |
| 2021            | 11,650 | 0      |
| Prior           | 14,852 | 30,339 |
| Revolving Loans | 3,910  | 0      |
| Total           | 88,720 | 84,639 |

Substandard | Commercial & Industrial - Non-RE

Financing Receivable, Credit Quality Indicator [Line Items]

|                 |         |         |
|-----------------|---------|---------|
| 2025            | 0       | 0       |
| 2024            | 243     | 34,433  |
| 2023            | 32,942  | 122,729 |
| 2022            | 128,295 | 1,031   |
| 2021            | 0       | 0       |
| Prior           | 2,989   | 2,988   |
| Revolving Loans | 42,165  | 19,089  |
| Total           | 206,634 | 180,270 |

Substandard | Auto & Consumer

Financing Receivable, Credit Quality Indicator [Line Items]

|       |       |       |
|-------|-------|-------|
| 2025  | 0     | 142   |
| 2024  | 9     | 547   |
| 2023  | 567   | 1,264 |
| 2022  | 1,108 | 410   |
| 2021  | 234   | 114   |
| Prior | 175   | 109   |

|                                                             |        |       |
|-------------------------------------------------------------|--------|-------|
| Revolving Loans                                             | 0      | 0     |
| Total                                                       | 2,093  | 2,586 |
| Doubtful                                                    |        |       |
| Financing Receivable, Credit Quality Indicator [Line Items] |        |       |
| 2025                                                        | 0      | 0     |
| 2024                                                        | 0      | 0     |
| 2023                                                        | 0      | 0     |
| 2022                                                        | 10,000 | 0     |
| 2021                                                        | 0      | 0     |
| Prior                                                       | 0      | 0     |
| Revolving Loans                                             | 0      | 0     |
| Total                                                       | 10,000 | 0     |
| Doubtful   Single Family - Mortgage & Warehouse             |        |       |
| Financing Receivable, Credit Quality Indicator [Line Items] |        |       |
| 2025                                                        | 0      | 0     |
| 2024                                                        | 0      | 0     |
| 2023                                                        | 0      | 0     |
| 2022                                                        | 0      | 0     |
| 2021                                                        | 0      | 0     |
| Prior                                                       | 0      | 0     |
| Revolving Loans                                             | 0      | 0     |
| Total                                                       | 0      | 0     |
| Doubtful   Multifamily and Commercial Mortgage              |        |       |
| Financing Receivable, Credit Quality Indicator [Line Items] |        |       |
| 2025                                                        | 0      | 0     |
| 2024                                                        | 0      | 0     |
| 2023                                                        | 0      | 0     |
| 2022                                                        | 0      | 0     |
| 2021                                                        | 0      | 0     |
| Prior                                                       | 0      | 0     |
| Revolving Loans                                             | 0      | 0     |
| Total                                                       | 0      | 0     |
| Doubtful   Commercial Real Estate                           |        |       |
| Financing Receivable, Credit Quality Indicator [Line Items] |        |       |
| 2025                                                        | 0      | 0     |
| 2024                                                        | 0      | 0     |
| 2023                                                        | 0      | 0     |
| 2022                                                        | 0      | 0     |
| 2021                                                        | 0      | 0     |
| Prior                                                       | 0      | 0     |
| Revolving Loans                                             | 0      | 0     |
| Total                                                       | 0      | 0     |
| Doubtful   Commercial & Industrial - Non-RE                 |        |       |
| Financing Receivable, Credit Quality Indicator [Line Items] |        |       |
| 2025                                                        | 0      | 0     |
| 2024                                                        | 0      | 0     |
| 2023                                                        | 0      | 0     |
| 2022                                                        | 10,000 | 0     |
| 2021                                                        | 0      | 0     |
| Prior                                                       | 0      | 0     |
| Revolving Loans                                             | 0      | 0     |
| Total                                                       | 10,000 | 0     |
| Doubtful   Auto & Consumer                                  |        |       |
| Financing Receivable, Credit Quality Indicator [Line Items] |        |       |
| 2025                                                        | 0      | 0     |
| 2024                                                        | 0      | 0     |
| 2023                                                        | 0      | 0     |
| 2022                                                        | 0      | 0     |
| 2021                                                        | 0      | 0     |
| Prior                                                       | 0      | 0     |
| Revolving Loans                                             | 0      | 0     |
| Total                                                       | \$ 0   | \$ 0  |

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|                                                                                                          |                             |               |
|----------------------------------------------------------------------------------------------------------|-----------------------------|---------------|
| LOANS &<br>ALLOWANCE FOR<br>CREDIT LOSSES -<br>PAST DUE LOANS<br>(Details) - USD (\$)<br>\$ in Thousands | Sep. 30, 2024 Jun. 30, 2024 |               |
| Financing Receivable, Past Due [Line Items]                                                              |                             |               |
| Total                                                                                                    | \$ 19,825,834               | \$ 19,802,811 |
| Single Family - Mortgage & Warehouse                                                                     |                             |               |
| Financing Receivable, Past Due [Line Items]                                                              |                             |               |
| Total                                                                                                    | 4,151,583                   | 4,178,832     |
| Multifamily and Commercial Mortgage                                                                      |                             |               |
| Financing Receivable, Past Due [Line Items]                                                              |                             |               |
| Total                                                                                                    | 3,647,469                   | 3,861,931     |
| Commercial Real Estate                                                                                   |                             |               |
| Financing Receivable, Past Due [Line Items]                                                              |                             |               |
| Total                                                                                                    | 6,256,265                   | 6,088,622     |
| Commercial & Industrial - Non-RE                                                                         |                             |               |
| Financing Receivable, Past Due [Line Items]                                                              |                             |               |
| Total                                                                                                    | 5,354,752                   | 5,241,766     |
| Auto & Consumer                                                                                          |                             |               |
| Financing Receivable, Past Due [Line Items]                                                              |                             |               |
| Total                                                                                                    | 415,765                     | 431,660       |
| Current                                                                                                  |                             |               |
| Financing Receivable, Past Due [Line Items]                                                              |                             |               |
| Total                                                                                                    | \$ 19,568,524               | \$ 19,555,332 |
| As a % of total gross loans                                                                              | 98.70%                      | 98.75%        |
| Current   Single Family - Mortgage & Warehouse                                                           |                             |               |
| Financing Receivable, Past Due [Line Items]                                                              |                             |               |
| Total                                                                                                    | \$ 4,059,299                | \$ 4,070,186  |
| Current   Multifamily and Commercial Mortgage                                                            |                             |               |
| Financing Receivable, Past Due [Line Items]                                                              |                             |               |
| Total                                                                                                    | 3,572,637                   | 3,795,387     |
| Current   Commercial Real Estate                                                                         |                             |               |
| Financing Receivable, Past Due [Line Items]                                                              |                             |               |
| Total                                                                                                    | 6,179,503                   | 6,024,470     |



|                                                   |               |               |
|---------------------------------------------------|---------------|---------------|
| Current   Commercial & Industrial - Non-RE        |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 5,348,357     | 5,240,734     |
| Current   Auto & Consumer                         |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 408,728       | 424,555       |
| 30-59 Days                                        |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | \$ 68,735     | \$ 64,105     |
| As a % of total gross loans                       | 0.35%         | 0.33%         |
| 30-59 Days   Single Family - Mortgage & Warehouse |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | \$ 20,107     | \$ 46,387     |
| 30-59 Days   Multifamily and Commercial Mortgage  |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 29,631        | 13,074        |
| 30-59 Days   Commercial Real Estate               |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 7,610         | 0             |
| 30-59 Days   Commercial & Industrial - Non-RE     |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 6,395         | 0             |
| 30-59 Days   Auto & Consumer                      |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 4,992         | 4,644         |
| 60-89 Days                                        |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | \$ 29,406     | \$ 53,901     |
| As a % of total gross loans                       | 0.15%         | 0.27%         |
| 60-89 Days   Single Family - Mortgage & Warehouse |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | \$ 13,715     | \$ 18,401     |
| 60-89 Days   Multifamily and Commercial Mortgage  |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 9,648         | 8,554         |
| 60-89 Days   Commercial Real Estate               |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 5,000         | 25,950        |
| 60-89 Days   Commercial & Industrial - Non-RE     |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 0             | 0             |
| 60-89 Days   Auto & Consumer                      |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 1,043         | 996           |
| 90+ Days                                          |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | \$ 159,169    | \$ 129,473    |
| As a % of total gross loans                       | 0.80%         | 0.65%         |
| 90+ Days   Single Family - Mortgage & Warehouse   |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | \$ 58,462     | \$ 43,858     |
| 90+ Days   Multifamily and Commercial Mortgage    |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 35,553        | 44,916        |
| 90+ Days   Commercial Real Estate                 |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 64,152        | 38,202        |
| 90+ Days   Commercial & Industrial - Non-RE       |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 0             | 1,032         |
| 90+ Days   Auto & Consumer                        |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 1,002         | 1,465         |
| Total                                             |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | \$ 19,825,834 | \$ 19,802,811 |
| As a % of total gross loans                       | 100.00%       | 100.00%       |
| Total   Single Family - Mortgage & Warehouse      |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | \$ 4,151,583  |               |
| Total   Multifamily and Commercial Mortgage       |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 3,647,469     |               |
| Total   Commercial Real Estate                    |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 6,256,265     |               |
| Total   Commercial & Industrial - Non-RE          |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | 5,354,752     |               |
| Total   Auto & Consumer                           |               |               |
| Financing Receivable, Past Due [Line Items]       |               |               |
| Total                                             | \$ 415,765    |               |

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|                                                                                                      |                            |              |
|------------------------------------------------------------------------------------------------------|----------------------------|--------------|
| DERIVATIVES -<br>SCHEDULE OF<br>DERIVATIVE<br>INSTRUMENTS<br>(Details) - USD (\$)<br>\$ in Thousands | Sep. 30, 2024Jun. 30, 2024 |              |
| Derivative [Line Items]                                                                              |                            |              |
| Notional Amount                                                                                      | \$ 2,916,173               | \$ 2,435,874 |
| Derivative Assets                                                                                    | 66,172                     | 106,796      |
| Derivative Liabilities                                                                               | 63,225                     | 102,949      |
| Interest rate contracts   Designated as Hedging Instrument                                           |                            |              |
| Derivative [Line Items]                                                                              |                            |              |
| Notional Amount                                                                                      | 400,000                    | 0            |
| Derivative Assets                                                                                    | 401                        | 0            |
| Derivative Liabilities                                                                               | 0                          | 0            |

Interest rate contracts | Not Designated as Hedging Instrument

Derivative [Line Items]

|                        |           |            |
|------------------------|-----------|------------|
| Notional Amount        | 2,516,173 | 2,435,874  |
| Derivative Assets      | 65,771    | 106,796    |
| Derivative Liabilities | \$ 63,225 | \$ 102,949 |

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|                                                    |                |               |
|----------------------------------------------------|----------------|---------------|
| DERIVATIVES - CASH FLOW HEDGE (Details) - USD (\$) | 3 Months Ended |               |
| \$ in Thousands                                    | Sep. 30, 2024  | Sep. 30, 2023 |

Derivative [Line Items]

|                                          |        |      |
|------------------------------------------|--------|------|
| Amounts recorded in OCI                  | \$ 553 | \$ 0 |
| Amounts reclassified from AOCI to income | 0      | 0    |
| Total change in OCI for period           | 553    | 0    |

Cash Flow Hedging | Designated as Hedging Instrument

Derivative [Line Items]

|                                          |        |      |
|------------------------------------------|--------|------|
| Amounts recorded in OCI                  | 553    | 0    |
| Amounts reclassified from AOCI to income | 0      | 0    |
| Total change in OCI for period           | \$ 553 | \$ 0 |

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|                                              |                |               |
|----------------------------------------------|----------------|---------------|
| DERIVATIVES - NARRATIVE (Details) - USD (\$) | 3 Months Ended |               |
|                                              | Sep. 30, 2024  | Jun. 30, 2024 |

Derivative [Line Items]

|                                                      |      |
|------------------------------------------------------|------|
| Derivative instruments in hedges, at fair value, net | \$ 0 |
|------------------------------------------------------|------|

Cash Flow Hedging | Designated as Hedging Instrument

Derivative [Line Items]

|                                          |              |
|------------------------------------------|--------------|
| Pre-tax net gain                         | \$ 2,100,000 |
| Maximum length of time hedged (in years) | 3 years      |

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|                                                                                          |                |               |
|------------------------------------------------------------------------------------------|----------------|---------------|
| DERIVATIVES - SCHEDULE OF GAINS (LOSSES) OF DERIVATIVES INSTRUMENTS (Details) - USD (\$) | 3 Months Ended |               |
| \$ in Thousands                                                                          | Sep. 30, 2024  | Sep. 30, 2023 |

Derivative Instruments, Gain (Loss) [Line Items]

|                                                                                                            |                                              |                                              |
|------------------------------------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------|
| Derivative Gain Loss Statement Of Income Or Comprehensive Income Extensible Enumeration Not Disclosed Flag | Mortgage banking and servicing rights income | Mortgage banking and servicing rights income |
|------------------------------------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------|

Banking and service fees | Not Designated as Hedging Instrument

Derivative Instruments, Gain (Loss) [Line Items]

|                                            |            |        |
|--------------------------------------------|------------|--------|
| Derivative, gain (loss) on derivative, net | \$ (1,372) | \$ 340 |
|--------------------------------------------|------------|--------|

Mortgage banking and servicing rights income | Not Designated as Hedging Instrument

Derivative Instruments, Gain (Loss) [Line Items]

|                                            |          |        |
|--------------------------------------------|----------|--------|
| Derivative, gain (loss) on derivative, net | \$ (251) | \$ 277 |
|--------------------------------------------|----------|--------|

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|                                                                                    |               |               |
|------------------------------------------------------------------------------------|---------------|---------------|
| OFFSETTING OF DERIVATIVES AND SECURITIES FINANCING AGREEMENTS (Details) - USD (\$) | Sep. 30, 2024 | Jun. 30, 2024 |
| \$ in Thousands                                                                    |               |               |

Securities borrowed

|                                                 |           |           |
|-------------------------------------------------|-----------|-----------|
| Securities borrowed, Gross Assets / Liabilities | \$ 84,326 | \$ 67,212 |
| Securities borrowed, Amounts Offset             | 0         | 0         |
| Security borrowed, Net Balance Sheet Amount     | 84,326    | 67,212    |
| Securities borrowed, Amounts Not Offset         | 84,326    | 67,212    |
| Security borrowed, Net Assets / Liabilities     | 0         | 0         |

Other Assets — Derivative Assets

|                                                              |        |         |
|--------------------------------------------------------------|--------|---------|
| Other Assets — Derivative Assets, Gross Assets / Liabilities | 66,172 | 106,796 |
| Other Assets — Derivative Assets, Amounts Offset             | 0      | 0       |
| Other Assets — Derivative Assets, Net Balance Sheet Amount   | 66,172 | 106,796 |
| Other Assets — Derivative Assets, Amounts Not Offset         | 6,317  | 18,524  |
| Other Assets — Derivative Assets, Net Assets / Liabilities   | 59,855 | 88,272  |

Securities loaned

|                                               |        |        |
|-----------------------------------------------|--------|--------|
| Securities loaned, Gross Assets / Liabilities | 95,883 | 74,177 |
| Securities loaned, Amounts Offset             | 0      | 0      |
| Security loaned, Net Balance Sheet Amount     | 95,883 | 74,177 |
| Securities loaned, Amounts Not Offset         | 95,883 | 74,177 |
| Securities loaned, Net Assets / Liabilities   | 0      | 0      |

Accounts Payable and Other Liabilities — Derivative Liabilities

|                                                                                             |        |         |
|---------------------------------------------------------------------------------------------|--------|---------|
| Accounts Payable and Other Liabilities — Derivative Liabilities, Gross Assets / Liabilities | 63,225 | 102,949 |
| Accounts Payable and Other Liabilities — Derivative Liabilities, Amounts Offset             | 0      | 0       |
| Accounts Payable and Other Liabilities — Derivative Liabilities, Net Balance Sheet Amount   | 63,225 | 102,949 |
| Accounts Payable and Other Liabilities — Derivative Liabilities, Amounts Not Offset         | 1,757  | 414     |
| Accounts Payable and Other Liabilities — Derivative Liabilities, Net Assets / Liabilities   | 61,468 | 102,535 |

Interest Rate Swap | Not Designated as Hedging Instrument

Accounts Payable and Other Liabilities — Derivative Liabilities

|                                                                                     |          |           |
|-------------------------------------------------------------------------------------|----------|-----------|
| Accounts Payable and Other Liabilities — Derivative Liabilities, Amounts Not Offset | 600      | 0         |
| Amounts not offset reflect cash collateral received on other assets                 | \$ 5,200 | \$ 18,100 |

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|                                                                                    |               |               |
|------------------------------------------------------------------------------------|---------------|---------------|
| STOCKHOLDERS' EQUITY AND STOCK-BASED COMPENSATION - NARRATIVE (Details) - USD (\$) | Sep. 30, 2024 | Sep. 30, 2023 |
| \$ in Millions                                                                     |               |               |

Common Stock

Stock Award Compensation Expense

|                                            |          |
|--------------------------------------------|----------|
| Remaining amount under board authorization | \$ 106.5 |
|--------------------------------------------|----------|

RSUs

Stock Award Compensation Expense

|                                   |         |         |
|-----------------------------------|---------|---------|
| Total fair value of shares vested | \$ 22.5 | \$ 14.8 |
|-----------------------------------|---------|---------|

Stock Incentive Plan, 2014 | RSUs

Stock Award Compensation Expense

|                                                  |               |
|--------------------------------------------------|---------------|
| Number of shares available for grant (in shares) | 1,279,635,000 |
|--------------------------------------------------|---------------|

|                                   |         |
|-----------------------------------|---------|
| Unrecognized compensation expense | \$ 61.3 |
|-----------------------------------|---------|

|                                                   |                        |
|---------------------------------------------------|------------------------|
| Weighted-average remaining time period (in years) | 1 year 7 months 6 days |
|---------------------------------------------------|------------------------|

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|                                                                                                              |                |
|--------------------------------------------------------------------------------------------------------------|----------------|
| STOCKHOLDERS' EQUITY AND STOCK-BASED COMPENSATION - CHANGES IN RESTRICTED STOCK UNIT GRANTS (Details) - RSUs | 3 Months Ended |
|                                                                                                              | Sep. 30, 2024  |
|                                                                                                              | \$ / shares    |
|                                                                                                              | shares         |

RSUs

|                                                    |           |
|----------------------------------------------------|-----------|
| Non-vested balance, beginning (in shares)   shares | 1,541,194 |
| Granted (in shares)   shares                       | 640,058   |
| Vested (in shares)   shares                        | (340,701) |
| Forfeited (in shares)   shares                     | (20,981)  |
| Non-vested balance, ending (in shares)   shares    | 1,819,570 |

Weighted-Average Grant-Date Fair Value

|                                                                    |          |
|--------------------------------------------------------------------|----------|
| Non-vested balance, beginning (in dollars per share)   \$ / shares | \$ 43.95 |
| Granted (in dollars per share)   \$ / shares                       | 63.15    |
| Vested (in dollars per share)   \$ / shares                        | 42.50    |
| Forfeited (in dollars per share)   \$ / shares                     | 44.74    |
| Non-vested balance, ending (in dollars per share)   \$ / shares    | \$ 50.97 |

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|                                                                                                   |                |
|---------------------------------------------------------------------------------------------------|----------------|
| STOCKHOLDERS' EQUITY AND STOCK-BASED COMPENSATION - COMMON STOCK REPURCHASES (Details) - USD (\$) | 3 Months Ended |
|                                                                                                   | Sep. 30, 2024  |
|                                                                                                   | Sep. 30, 2023  |
| \$ / shares in Units, \$ in Thousands                                                             |                |

Stock Award Compensation Expense

|                                                     |           |
|-----------------------------------------------------|-----------|
| Total repurchase                                    | \$ 24,536 |
| Common Stock                                        |           |
| Stock Award Compensation Expense                    |           |
| Total repurchase                                    | \$ 0      |
| Number of shares repurchased (in shares)            | 0         |
| Average price paid per share (in dollars per share) | \$ 0      |
|                                                     | \$ 37.85  |

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|                                                                                                                 |                |
|-----------------------------------------------------------------------------------------------------------------|----------------|
| STOCKHOLDERS' EQUITY AND STOCK-BASED COMPENSATION - ACCUMULATED OTHER COMPREHENSIVE INCOME (Details) - USD (\$) | 3 Months Ended |
|                                                                                                                 | Sep. 30, 2024  |
|                                                                                                                 | Sep. 30, 2023  |
| \$ in Thousands                                                                                                 |                |

Stock Award Compensation Expense

|                                                         |              |              |
|---------------------------------------------------------|--------------|--------------|
| Stockholder's equity, beginning balance                 | \$ 2,290,596 | \$ 1,917,159 |
| Other comprehensive income/(loss)                       | 1,701        | 222          |
| Stockholder's equity, ending balance                    | 2,405,728    | 1,976,208    |
| Unrealized gain (loss) on available-for-sale securities |              |              |
| Stock Award Compensation Expense                        |              |              |
| Stockholder's equity, beginning balance                 | (2,466)      | (6,610)      |
| Other comprehensive income/(loss)                       | 1,319        | 222          |
| Stockholder's equity, ending balance                    | (1,147)      | (6,388)      |
| Cash flow hedges                                        |              |              |
| Stock Award Compensation Expense                        |              |              |
| Stockholder's equity, beginning balance                 | 0            | 0            |
| Other comprehensive income/(loss)                       | 382          | 0            |
| Stockholder's equity, ending balance                    | 382          | 0            |
| Accumulated other comprehensive income                  |              |              |
| Stock Award Compensation Expense                        |              |              |
| Stockholder's equity, beginning balance                 | (2,466)      | (6,610)      |
| Other comprehensive income/(loss)                       | 1,701        | 222          |
| Stockholder's equity, ending balance                    | \$ (765)     | \$ (6,388)   |

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|                                                                                                        |                |
|--------------------------------------------------------------------------------------------------------|----------------|
| STOCKHOLDERS' EQUITY AND STOCK-BASED COMPENSATION - PRE-TAX AND AFTER-TAX CHANGES (Details) - USD (\$) | 3 Months Ended |
|                                                                                                        | Sep. 30, 2024  |
|                                                                                                        | Sep. 30, 2023  |
| \$ in Thousands                                                                                        |                |

Share-Based Payment Arrangement [Abstract]

|                                                                                            |          |        |
|--------------------------------------------------------------------------------------------|----------|--------|
| Net unrealized gains/(losses) arising during the period, Pre-tax                           | \$ 1,884 | \$ 334 |
| Reclassification adjustment for realized (gains)/losses included in net income, Pre-tax    | 0        | 0      |
| Net change, Pre-tax                                                                        | 1,884    | 334    |
| Net unrealized gains/(losses) arising during the period, Tax effect                        | (565)    | (112)  |
| Reclassification adjustment for realized (gains)/losses included in net income, Tax effect | 0        | 0      |
| Net change, Tax effect                                                                     | (565)    | (112)  |
| Net unrealized gains/(losses) arising during the period, After-tax                         | 1,319    | 222    |
| Reclassification adjustment for realized (gains)/losses included in net income, After-tax  | 0        | 0      |
| Net change, After-tax                                                                      | 1,319    | 222    |
| Net unrealized gains/(losses) arising during the period, Pre-tax                           | 553      | 0      |
| Reclassification adjustment for realized (gains)/losses included in net income, Pre-tax    | 0        | 0      |
| Total change in OCI for period                                                             | 553      | 0      |
| Net unrealized gains/(losses) arising during the period, Tax effect                        | (171)    | 0      |
| Reclassification adjustment for realized (gains)/losses included in net income, Tax effect | 0        | 0      |
| Net change, Tax effect                                                                     | (171)    | 0      |
| Net unrealized gains/(losses) arising during the period, After-tax                         | 382      | 0      |
| Reclassification adjustment for realized (gains)/losses included in net income, After-tax  | 0        | 0      |
| Net change, After-tax                                                                      | 382      | 0      |
| Total other comprehensive income, Pre-tax                                                  | 2,437    | 334    |
| Total other comprehensive income, Tax effect                                               | (736)    | (112)  |
| Other comprehensive income (loss)                                                          | \$ 1,701 | \$ 222 |

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|                           |                |
|---------------------------|----------------|
| EARNINGS PER COMMON SHARE | 3 Months Ended |
|---------------------------|----------------|

(Details) - USD (\$)  
\$ / shares in Units, \$  
in Thousands

Sep. 30, 2024Sep. 30, 2023

Earnings Per Common Share

|                                                                                                           |            |            |
|-----------------------------------------------------------------------------------------------------------|------------|------------|
| Net income                                                                                                | \$ 112,340 | \$ 82,645  |
| Average common shares outstanding (in shares)                                                             | 56,934,671 | 58,949,038 |
| Basic earnings per common share (in dollars per share)                                                    | \$ 1.97    | \$ 1.40    |
| Diluted Earnings Per Common Share                                                                         |            |            |
| Net income                                                                                                | \$ 112,340 | \$ 82,645  |
| Average common shares issued and outstanding (in shares)                                                  | 56,934,671 | 58,949,038 |
| Average dilutive common shares outstanding (in shares)                                                    | 58,168,468 | 59,808,322 |
| Diluted earnings per common share (in dollars per share)                                                  | \$ 1.93    | \$ 1.38    |
| Weighted average antidilutive common stock equivalents (excluded from the computation of EPS) (in shares) | 0          | 5,348      |
| RSUs                                                                                                      |            |            |
| Diluted Earnings Per Common Share                                                                         |            |            |
| Dilutive effect of average unvested RSUs (in shares)                                                      | 1,233,797  | 859,284    |

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|                                                                                                                                                            |                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| COMMITMENTS,<br>CONTINGENCIES<br>AND OFF-BALANCE-<br>SHEET ACTIVITIES -<br>SCHEDULE OF OFF<br>BALANCE SHEET<br>COMMITMENTS<br>(Details)<br>\$ in Thousands | Sep. 30, 2024<br>USD (\$) |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|

Commitments to fund loans

Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]

|                               |              |
|-------------------------------|--------------|
| Off-balance-sheet commitments | \$ 4,155,531 |
|-------------------------------|--------------|

Commitments to sell loans

Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]

|                               |        |
|-------------------------------|--------|
| Off-balance-sheet commitments | 37,729 |
|-------------------------------|--------|

Commitments to contribute capital

Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]

|                               |       |
|-------------------------------|-------|
| Off-balance-sheet commitments | 4,514 |
|-------------------------------|-------|

Standby letters of credit

Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]

|                               |           |
|-------------------------------|-----------|
| Off-balance-sheet commitments | \$ 16,472 |
|-------------------------------|-----------|

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|                                                                                           |                 |               |               |
|-------------------------------------------------------------------------------------------|-----------------|---------------|---------------|
| COMMITMENTS AND<br>CONTINGENCIES -<br>NARRATIVE (Details)<br>- USD (\$)<br>\$ in Millions | 12 Months Ended |               |               |
|                                                                                           | Mar. 26, 2024   | Jun. 30, 2023 | Sep. 30, 2024 |

MUFG Union Bank v. Axos Bank

Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]

|                 |        |
|-----------------|--------|
| Damages vacated | \$ 2.5 |
|-----------------|--------|

Accrued litigation expense

\$ 16.0

General and administrative expense

\$ 16.0

Low Income Housing Tax Credits | Provision for credit losses - unfunded lending commitments

Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items]

|                               |         |
|-------------------------------|---------|
| Off-balance-sheet commitments | \$ 38.1 |
|-------------------------------|---------|

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|                                                                                                                                         |                                      |                           |                           |
|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------|---------------------------|
| SEGMENT<br>REPORTING AND<br>REVENUE<br>INFORMATION -<br>SEGMENT<br>REPORTING<br>INFORMATION, BY<br>SEGMENT (Details)<br>\$ in Thousands | 3 Months Ended                       |                           |                           |
|                                                                                                                                         | Sep. 30, 2024<br>USD (\$)<br>segment | Sep. 30, 2023<br>USD (\$) | Jun. 30, 2024<br>USD (\$) |

Segment Reporting [Abstract]

|                                        |   |
|----------------------------------------|---|
| Number of operating segments   segment | 2 |
|----------------------------------------|---|

Segment Reporting Information [Line Items]

|                             |            |            |
|-----------------------------|------------|------------|
| Net interest income         | \$ 292,048 | \$ 211,155 |
| Provision for credit losses | 14,000     | 7,000      |
| Non-interest income         | 28,609     | 34,507     |
| Non-interest expense        | 147,465    | 120,506    |
| INCOME BEFORE INCOME TAXES  | 159,192    | 118,156    |
| Goodwill                    | 97,673     | \$ 97,673  |
| Total Assets                | 23,569,084 | 22,855,334 |

Operating segments | Banking Business Segment

Segment Reporting Information [Line Items]

|                             |            |            |
|-----------------------------|------------|------------|
| Net interest income         | 288,492    | 209,219    |
| Provision for credit losses | 14,000     | 7,000      |
| Non-interest income         | 8,590      | 12,557     |
| Non-interest expense        | 118,315    | 100,786    |
| INCOME BEFORE INCOME TAXES  | 164,767    | 113,990    |
| Goodwill                    | 35,721     | 35,721     |
| Total Assets                | 22,868,054 | 22,165,627 |

Operating segments | Securities Business Segment

Segment Reporting Information [Line Items]

|                             |         |         |
|-----------------------------|---------|---------|
| Net interest income         | 7,267   | 5,542   |
| Provision for credit losses | 0       | 0       |
| Non-interest income         | 29,902  | 34,555  |
| Non-interest expense        | 28,091  | 27,523  |
| INCOME BEFORE INCOME TAXES  | 9,078   | 12,574  |
| Goodwill                    | 59,953  | 59,953  |
| Total Assets                | 674,523 | 649,254 |

Corporate/Eliminations

Segment Reporting Information [Line Items]

|                             |           |            |
|-----------------------------|-----------|------------|
| Net interest income         | (3,711)   | (3,606)    |
| Provision for credit losses | 0         | 0          |
| Non-interest income         | (9,883)   | (12,605)   |
| Non-interest expense        | 1,059     | (7,803)    |
| INCOME BEFORE INCOME TAXES  | (14,653)  | \$ (8,408) |
| Goodwill                    | 1,999     | 1,999      |
| Total Assets                | \$ 26,507 | \$ 40,453  |

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|         |                |
|---------|----------------|
| SEGMENT | 3 Months Ended |
|---------|----------------|

| REPORTING AND REVENUE INFORMATION - NON-INTEREST INCOME (Details) - USD (\$) | Sep. 30, 2024 | Sep. 30, 2023 |
|------------------------------------------------------------------------------|---------------|---------------|
| \$ in Thousands                                                              |               |               |
| <b>Segment Reporting [Abstract]</b>                                          |               |               |
| Advisory fee income                                                          | \$ 7,945      | \$ 8,219      |
| Broker-dealer clearing fees                                                  | 5,072         | 5,535         |
| Deposit service fees                                                         | 773           | 680           |
| Card fees                                                                    | 923           | 682           |
| Bankruptcy trustee and fiduciary service fees                                | 1,289         | 1,394         |
| Non-interest income (in-scope of ASC 606)                                    | 16,002        | 16,510        |
| Non-interest income (out-of-scope of ASC 606)                                | 12,607        | 17,997        |
| Total non-interest income                                                    | \$ 28,609     | \$ 34,507     |

|                                                                                                   |               |                |               |
|---------------------------------------------------------------------------------------------------|---------------|----------------|---------------|
| <u>XML 80 R67.htm IDEA: XBRL DOCUMENT</u>                                                         |               |                |               |
| BORROWINGS,<br>SUBORDINATED<br>NOTES AND<br>DEBENTURES<br>(Details) - USD (\$)<br>\$ in Thousands |               | 3 Months Ended |               |
| Sep. 27, 2024                                                                                     | Jul. 15, 2024 | Sep. 30, 2024  | Sep. 30, 2023 |

|                                     |  |           |      |
|-------------------------------------|--|-----------|------|
| <b>Debt Instrument [Line Items]</b> |  |           |      |
| Repayments of subordinated debt     |  | \$ 11,803 | \$ 0 |
| Gain on extinguishment              |  | \$ 604    | \$ 0 |
| Subordinated notes                  |  |           |      |

|                                          |          |          |  |
|------------------------------------------|----------|----------|--|
| <b>Debt Instrument [Line Items]</b>      |          |          |  |
| Repayments of subordinated debt          | \$ 9,200 | \$ 2,600 |  |
| Debt instrument, repurchased face amount | \$ 9,500 | \$ 3,000 |  |
| Interest rate (as a percentage)          | 4.875%   | 4.00%    |  |
| Gain on extinguishment                   | \$ 200   | \$ 400   |  |

|                                           |  |                |          |
|-------------------------------------------|--|----------------|----------|
| <u>XML 81 R68.htm IDEA: XBRL DOCUMENT</u> |  |                |          |
| OTHER ASSETS -                            |  | 3 Months Ended |          |
| SCHEDULE OF                               |  |                |          |
| INCOME AND TAX                            |  |                |          |
| BENEFITS (Details) -                      |  | Sep. 30,       | Sep. 30, |
| USD (\$)                                  |  | 2024           | 2023     |
| \$ in Thousands                           |  |                |          |

|                                                                                                                                                                                                         |              |              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|
| Investment Program, Proportional Amortization Method, Applied, Amortization Expense, Statement of Income or Comprehensive Income [Extensible Enumeration]                                               | INCOME TAXES | INCOME TAXES |
| Investment Program, Proportional Amortization Method, Elected, Income Tax Credit and Other Income Tax Benefit, after Amortization, Statement of Cash Flows [Extensible Enumeration]                     | INCOME TAXES | INCOME TAXES |
| Investment Program, Proportional Amortization Method, Elected, Income Tax Credit and Other Income Tax Benefit, after Amortization, Statement of Income or Comprehensive Income [Extensible Enumeration] | INCOME TAXES | INCOME TAXES |
| Low Income Housing Tax Credits                                                                                                                                                                          |              |              |
| Tax credits recognized                                                                                                                                                                                  | \$ 1,420     | \$ 850       |
| Other tax benefits recognized                                                                                                                                                                           | 312          | 313          |
| Amortization                                                                                                                                                                                            | (1,406)      | (848)        |
| Net benefit (expense) included in income tax expense                                                                                                                                                    | 326          | 315          |
| Other income (loss) included in banking and service fees                                                                                                                                                | 0            | 0            |
| Net benefit (expense) included in the Consolidated Statements of Income                                                                                                                                 | \$ 326       | \$ 315       |

|                                                                                                             |                |                 |
|-------------------------------------------------------------------------------------------------------------|----------------|-----------------|
| <u>XML 82 R69.htm IDEA: XBRL DOCUMENT</u>                                                                   |                |                 |
| OTHER ASSETS -<br>SCHEDULE OF<br>INVESTMENTS ON<br>BALANCE SHEET<br>(Details) - USD (\$)<br>\$ in Thousands | 3 Months Ended | 12 Months Ended |
|                                                                                                             | Sep. 30, 2024  | Jun. 30, 2024   |

|                                                                                                                               |                   |                   |
|-------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|
| <b>Fair Value Disclosure, Asset and Liability, Not Measured at Fair Value [Line Items]</b>                                    |                   |                   |
| Investment Proportional Amortization Method Elected Statement of Financial Position Extensible Enumeration Not Disclosed Flag | LIHTC investments | LIHTC investments |
| Low Income Housing Tax Credits                                                                                                |                   |                   |
| <b>Fair Value Disclosure, Asset and Liability, Not Measured at Fair Value [Line Items]</b>                                    |                   |                   |
| LIHTC investments                                                                                                             | \$ 64,467         | \$ 65,873         |
| Low Income Housing Tax Credits   Unfunded Commitment                                                                          |                   |                   |
| <b>Fair Value Disclosure, Asset and Liability, Not Measured at Fair Value [Line Items]</b>                                    |                   |                   |
| LIHTC unfunded commitments                                                                                                    | \$ 38,083         | \$ 40,617         |

**EXCEL 83 Financial Report.xlsx IDEA: XBRL DOCUMENT begin 644 Financial Report.xlsx M4\$!#!0 ( \*\*7ED\*04UB@0 +\$ 0 9&IC4')O<' ,Q87IP+GAM**  
M:\$V, /OL /1\$ /!QO:=!P4B0-!2L+(/>OLOD&1\$LD)^OCG!CVX>:QA&WPIG M\*N\*I#BV&5(C I(/ /47BK9.7:~N)=HI6-Y #OGDK7A.YNJO<&4GPZ4A!OW J=0U!R;UEA\_6!#MI7E!+  
P04 M " @EY997X!4. K @ \$0 &108U!R;W!S+V-O&ULS9+! M3L.P#(9?!>7>.FD9AZCK96BG(2\$Q"<0M2KPMHFFCO\*C=VY.&K1."!^ 8^ \ G MSY!G!4>  
CZ?P6, @B.NN@9N@!E&%%S!+!I9B+GZ)S9W@%V24!1+:AS'=OQ650QZKX00\*CYON)2K.2J>|I=? C=A-U@! /' ^ M8^ .K8-O KJMHOP!02P,\$% @ H)>69E&UL!5I;  
<IHX% /OK!X!9\_9M"!8V@::!T\$W-I=MNTF83M M3A^%\$5B~:EDD8! OTV23;J:/ OLZ?O.14?GZ#AY!^XN8NB&B)3R M> +!06NI!3+ MUES@6QHO(!J!M-O=5H!L~\$\*81V1@?<  
5XL:\$#05%>::U!@M.42\_ @SRU2-9:~! M\$U=!)KF(M+Y, 7!VMX^9< L@TR@6XP&U@=@?YOI^1.6HCA5,+ \$P&IG/U9K MQ!^22(''R7V4!;D)!/3%0@R#3LZG5C.=GSVQ.V?<  
C.K:~#1M&N#C!7@XMLE2 MBW A(5M>5 TR M6!VULS2 Y9>\*?IUE!K9';O=05SP6.XYB1^QL4\$UFG2&98T1G\*=D 4. #? \$ MT4Q0? !|MHK@PI+27)#6SRFU4!H(FLB!|4>"<  
(<7K.YH! M52%82=J\$^!|&N^<<^9ST6S!|Z5&T795O-RCEU@5.9<8WS2!-2S!UGB5P/&M MG#P=\$Q+-E L&08:7)"82!3E^34@3\_ BNEVOZKR2.FJW"\$2M"/E(9 M-  
AIRML!|MG&IA&!;L1>S!2M!|6:PUDSY@R.S-D77.U!\$,\$9)>-T!^8LZ+ MD!&\_ 'H8X2!KMHG%8!|V>7!L>P>B"RV;IN'Z&U3-L+(IW1!072N0!)<\_ Z3(CT M!Z:.60F!A%9!JGZ!-  
#Z!H'C"!P&Y^C!E>G@!Y:Y&O%N@GL! J!-!K^C(+ M.7!N?<^E!|GT:2MSAD6R4)RU3393>\* M\$!Y^&V!14\_ 5\*E=?EKIDHN#Q:Y.FOH70^+ \_Y% GM.T+T.WF)&Y M^M-  
<2D> #^>6>|KB.=D\$N7V85VWGV:~!^?4:"C!SR6< >!(|A!|&E\_ # M0X=Y>U^89Y7&4#04:6RL)"Q&MY^XU\_ \$L%.!D8^V@!X.O40+R4E5@.5O& RN0<  
MHGO.C\$7H< >77% CT9+CVZ9EM6Z0\*7<9:2!<.)F!-G!|K>9:~!51W/55OR ML+Y!|053L\_ ^6:W(GPP13A8+\$DACE!>F2!+S&5.^YRMQ04XOT4\$MA\*7&+SC<  
MYL=O3E.X\$G:Y#P(RN;LY!7!E,6>FMM#M\_ DL6XA9\$N)-7>W5YNTB42%(JP# 4A M#W+Cl^>3:G>\_U\_ HL@6V\$5\$)DU1?^0XG!|3-R0!A4)?\_NVB8+A=OB5,V!&KXF<  
M8\$O#>FZ=+22\_ VU!4:074:SHYG@'K'\_ MYA.L0Z!^P7V\*BH !JV\*^NJI/^26<\_!|!8\$@F\_ S6VZ3VW>\_ .2-2K6!5D\*Q\$\_ M2P=V!Y(68XO:1#12CQ1BK:~QK<::~0QY@%CS#\*%F-  
^19H\_.!6+K#F-F! MU4#E!|O4#6CV#30.9FY-/D3@H!W!R;7E6 M.E#\*05Y!5!P=FYDM%8KZ\$4.=T\_ >+Y.BOLM-OGQXX/06B3YY9!SD\$OS M :Q?)"%W-^8?E"78XW!|4\$!#!10 (<  
3>+4.F\$N:~N6!HS:2L\$ /2N(=9Q^!)Y%1VA!Y!<\_ FMOQ3(AlS!O!)C^W.=Q:)2@/!L M!150E\_ S2!KZ!WZE70#=#M W 6Y=@+<~!+0HF0Y MUGNEV?<  
A.BB@9B!RNLFC@29\*3!H76L+;\_ +TV!>7!)Y9(RTB5HSR=59 M!X.P>=T)MB(7A0BMS?)'(Y!JM2\*7:~!B7NT!;^57&LL\*!7.J!#\*\*FOR8/2\$MK=W!8;A2Z=@73&=^I<  
M#00X>0MZE^+RD:2&AWSG!IV?7C22.PKY&X)V!Z4Q^!%D\$\$\_ U>3^9<-M!^BX MZ!|O:4AH5\$.D7HG4.PSI-F-2&-H0:E7^C0^#N M^"HRPRBD<=82:QO%=29\_W"S(U70VF?2G3R?<  
4)F<@!4Q!KJM^\*U076j=4YA~: M!D!"V6FL9Z0A89N280DOLA2+5\_ @-!16P1!UIY@GS/GLDT MA&X+:;\_@YT:~!AY)SVL!P\_Z@V!6.17AP4UY!|=)#>="A".KJ9!=!KN\$!S.HS2PIOS7G^VT<  
M^<#1+Kf37WQOE\_ 6="Z49C^Y.K4CUBXXG#D=H=6TE.X)!>R3B!N!>+6.H\$M M<#T8+C#LV:&.8938D!HCTNZ.VI:Z!Q@^R:V.DHN! MG/M(!T<22^+2Q!^ (^L>9!<  
(R:87\$E7R!)Z!>M!P4(!^)"QG="9-LF^2!+>8! M25R0\*7GEHES<\_ H#W#~:T!180R8.(K<#J!\_).5ZAABV59V>\*&9I= B!WDCY/2+&\*"54N>!IA)"NN6RQ!%S!-&A^/<  
M.L!9>2)ZD^>:~!K#\*+G.HS\$!4!<"MG+AB">7 !\*R&M MH!>G6!FH>U@H^"#\$B\$A:25^!C>AU>AQ!D?18) U=ZD2EXK>SM%M-177CC M>4WY\*LM##(!EPF7!Q?<  
P\$%Q097D&Q8:~D!M+E@!>@'S!0R0'0W^!LDODVBPO M.#QUZL)A!M#%6!H<>M\$ \_DPX@JP>9-TY\_D!^X8W!MHL%37%9>A^!693==7D7\*V-  
G!"P9MKFY!Z!>=O!MS!J&QB, @GJ5\_2^V M!7L=C9?DU!|0^!L(NT>\_ .K!G/50XA@7R\*~ODX8:E+>-VL!J>S!>I=V.OI\_ M7F5\_ /RL3<  
P+~!C9AU!C@C4!JXW!%Z!PZ\*037GZ.JDA=@B+LVR!E0 M.E#\*05Y!5!P=FYDM%8KZ\$4.=T\_ >+Y.BOLM-OGQXX/06B3YY9!SD\$OS M :Q?)"%W-^8?E"78XW!|4\$!#!10 (<  
\*\*7EFE-S2.O@<+!4= 8 M>+P@>V!R:W!H96T&ULK5EM<^ (X\$OXX^G9J:Z?)9D^67R M4D4(N!MALP%YJ!NH!^5X!|Q6%DDD\_OUV\$\_.!B2:G:M!)<^&K2:3>I^6+<  
M^Z\$%F!R40&GU?Y45YV5M!0X!T&S)3!4QX^5&N10%7!J!<OVGZG%0K!7/>35H ME0^ (YP6#%<^~WM5%|J=U7=74A-SK"O%5H7\*S6G!U>BUR^7+9P!VW+^ZSQZ4V<  
M7PPRN+M:A!4^E&O!WENKE92 JH50!|S^VNI^>+9U\$!5\_ %%Y6\_!%+:>OU4+(IM5S5@P!\_ M^BNVG\_O!|!D! !#?\_H#4!C2^4#K\_0^=(NL^NN&WYUH>0+4L8:O!F#;FZ! MT!U-5!C!-<  
\*KF8P3E^~!J8WX^EL7!/@:~9W.ID9SND>G@!G(!&:9Y)!/ MT!GZ-KM!|!|!10.105!Y4FY^73!EQ4\_#N!ID-3WN!|>C!3<~R;6^Q^U^HAX MQ^<\_W4!\_!>F:~!L^@\_AWX9-  
=^\*3RIU!O!6)N.O! M!9!^!8O>U:~^ X\_ J=P7UDYP=A\$AW(=NIU!>=\*2WS^EK?FLY!CMT!)B-+>)HQ!ZG<  
MV&^(!Q:&@<3N\$8!="TU!V(XFE6?^2)2!N54PX!R^P.LYB\_PB@4,9-8, +=^#" M3G#%9Y!E2)&+R^H!Q(!F!@3.T\_\*>3A!|5PZS^P<8.Q&^&W0!|UH9UHF3T@^ MP%- W.1<2\_ 6\*@/T^I<  
M!C\$S^8!J^P^\*M!917#.6A(WFDD&-Z">2EZ4:~GR"%\_ M!C.S!H.5RB!3N48!&(\$GDC7!CQ\_2QX^B2\$!^!Q\$W<\_PUL.6=AO!K-Q!\_MY+P 70/SS7-0!Q(!U5.HD2::~93+LA2EN?<  
R.1+02\_1\_QZA0H!X050!)<=52E M^E9>G\_ FDM@!E\$5W\$=M#W!(@!OAM(C-OAH(MR6%\$.1MTS&^EOC!U0@QZ)6HDH2!1WL^CO4!J8O69Y7J^5>\_ OZLT+QXS\_R!L!M!Y!A.PZ!|3F&<  
K6!QV!7%<+!-SR+NXGVKD^!A>H\$:+&R%#J!+PNN\$".M.MRBA!Q2=H!X^O\$7M!A:~!S@H^Y!OLM+ 84DBOBAM!JF&37^8!6YOOQ!|6 ME2X\_1%V40%~!MR2Y>TPTH!)<  
<3<53V5!Q!DCN(XZ6VSKU!FT@X!Q@+&CP% M#W=7QC@.B94!+DL4!U2\$32\$" \_DMZMV\$WK M^+V2^ZBBX%4R#&E.BT!@R6E!1)!0XFDFO^Z, 1 B5Z4^%B-U\_0XE4^(#<  
M&59R9.0#N:N;#D\$\_.F^QB#WZ.T9!R.X2^UWQV<^")U1820\_!C^Y09H590Y-U# MG:78-A2!6\$!S!5%N!B\$V#8+,8-B:2H<=84%N!8:OB3=?+G^ZCE.M)O3B4UT\_M.8LB>@S2\_@N!3-  
H2!%~!TDY^XO3!U\_RUE="S74LS@Z7C-<A!&I^V^A@U) M-QL.DT!N3(M9H!PC!CSCBRQO!8^ (S7!T!^RG#;S@>-3UNT^EXDIS@R6H1 M.87208\$8EC%J<4N2X!%?<  
MB^M^%+TMU!CNZ^?>G.OXRQ!OD:3JO!L!ED^OMX M.IJ.9^C!%\$H2Q1^<^!|D!::+ W!%A! U.DJA3^\*F-Q)"ETS\_)(KE:R0\*7!YFM9\_!|Z&&H MMKJ=..D>8>7U8!,T?<  
\*!E=QW=E!4Y/MK3\$%@^AM=7G M-&I!M&@C+FBWN!BET+GLH\$8\_5V!V6/ MT#;XCI!|>=PLZ^~!E/W M9V2VM#@+<  
RLNAQ7@Q:~!Q!L!0KL^R#W+WO^+Y\*\$;!|@872(\$Z(M!@HX?T!|!JE MPQ!+&C3>^!O^!M;9LR5X.5&OZ2+M&|U.V!Q!9+VO>A3C\_ =V79M><^#Y!1 M.09^YBB!M2K-



126;26=4HWITZ&UY;R=00J2?7=KYQ MALUO&N9MIEF26ZF1WOOS,P+RR16;4MOHY M P MOD !@ !X:"IW;WKT&S&P&R;R8J8F1L1M(IPXLYT6INMWG92H+6DJB3XTMG/13G7  
N8:9I"/87124?1(\$19S45+2213G5=1 GJL)AAU/D93G,25CMSSSHL5+2->W/(DRRS)/B>+4?J;T;T;W6S1\*H!/>= M>\$9"(N^+6PXIO6&D)TXSD(F4YFX3;UP;FZ;"KXJN  
7RE9B)4VADx>+M2G?3, @.IK -9 M K A. N! /JL"NCM;+\*U@A+/0X6R"NHH~>~K<5&APPD~9)40X6T\*J.D, M.ZY-X\*MP&S+0\*F">73.U10?7\*88A1?  
C1224>8DUPF1\*81D7H/H/M1 AP CMCHS1/XD25 N<OZ.D2"/EF/5K.ZU/VV9R3%"/~8V09EM,"~Z& M2ROS;7 =M&DPVCK2855IA~^01B"WSB:S~@+4DXCPB?/01A)6IA6A1  
L4 72%ZS+61%Y) MJK&6=6Y/L=1L6JL7G;6&YC-66KFUUL1L-S6+>S7%JQ3Z=M6I7W/M/(EOSJ3~) W9UK-619J/GL=1+1XSSJ,S=53\$N"K"JH M8DBIY(5;5H;ELKSI"/T5;L  
Z;~LA)B&6N+H;06O2O4;ZPIE4I"<"D3OM, M~XLIU,MNFMFR=762Z1KQ;T7>R+7/B~.1#E(ARK=E^C^Z, \$^G;K6;9M;ZAN M"10LT1,W5\$JGS=WY>~KAJ/82BCS-9V19Z+S2Y?  
I&5RG;~2Z62CN9UO:Z MC8N3@,3N(NDC^~ 6, 214S(MW1W7W1M,MN,INEOZ&X+M"WK?P-W?K^H;HN M~IPGZ6Y/(UR"E^CQ<~7E1Z2HYD177,IC  
1&53;1>1@~@=3ONJ+1QW=MS4TM 102P,\$@ H)-67V9-CDYIP 1QX !@ !X:"IW;WKTZ?V.LUG !J VMD;G7G7T100R^EGD3I@=  
MK<1~X"(EFOQAD1^F^C^7)JR6<6&L1C6Z8G&~RKR,7SGH;1J2TS@U/(V^9NO1)TCTU94K~K^KFZOT=,0H12Q6 MB50N8OBW9V1IPZ7-1 T5-CZTDDW  
+T~81K3Q?~N1-BUE/H^F1^JH=5X4Q0P2V-2MH3-9J3CQE,P M~P.MY.3BR9CZ=S1~S\*8^KOMYU8RI~\*KGD15P+RI2EA^W MTY(=,IAS-ZJ^"K8I0=3X<XA#7H.?   
BI@5C&V^)=17/TIU^Q,3>5CL8X3=CJ"N28M66CGR9,8~.XY137 M-WVYT-WUW/YZGWRF<^E^#AD2>~1,2T9(O8X T:OS:C6A DZX;Q5^56Z9D)I&I:@%<IEBE4FAKIV<1H%/   
M>A~C5C@~J5ECL-86g7<4N=,E25D1\$8\*X M02JH,X &Y&CJ)IK1H+IH>PIB,+7YL<+1;1UNK~\*JM=I2V1-WB+>=7VD MTT>1L^F84FFA3\*21E,  
I&K/7P, KTZVP12V2S6Z4(ASOEGYI2PI@G6D~.MH1<1@MV^4(=1X(H&8); 0L~?3^VGHG=8F?M5J1W7BKAA7Z?"/F/L#Y" M=XC=1=5GR;U=4VW/LHJ5B:28A.(H/5O1D-  
G&E/P1@:1IQW>P1^N JH+YS2SCCB~6D@1^?J/DK M.X>=I@B)K~<~G%2,ZL^IBS,X9~IS6>+>=CQMA@SFI\$W&J;"RPG7Z MK\$SPZM+~\*G7S19K14715B!^  
^F0=1D@=D@P@GB=5.ZF-E^7^ILLI(E,M,M~M~249S6)7E+O,1 .BN>2428;D2^F^8G57J46TL(PR>+>~ZT>?P0C"YI MHZ1I(1%~K=Z J5J:02TB7Y4AD@  
\_O4SE,D~2UP"RY,75?1" MZ,PCH> T.R&6&871YAAI",D-5^2 6T5;~2IG=3X%MY,"QUOUQUORPHRSN~\* M58J"U"EOLCR74>S,NS^4V,7#4)9SV,7ASSP1Q^OAS^6^"G;=JKZA90^ZANE8;  
M:AI=0^HHO05,7~B^9@X@,^1C29^4XXI&L^G5;254)BO98&=OL D^RN," M<~YI>~AL2,0C- G7A,B3,T16^>Y:C5P>J7>H M^P&C~@&R4+\*1#(K\$C&4K!/?KP=12TO%?%K8ZI^  
(RTS#19<4L;I(5^129+&M,C^O^H193VV5HE;~^VDFXJ@)~6BPHI^K~^CLF\$CM3+R<7EVT2>IQ VF@ MK36, TH-1+(ZR^Z^P&C~X%10=)D^=@  
=>F)U)SBI, Q:PFIJAZ)KPIVE>1H MYJL#RP14WIE3M^RTE25.0%WYTRK,R5%IMHRVY1Z1+^4<+1<JT2N M^O'US.Q12^V+1@&V:5GTMB-W I?  
L3&S&1,19^MV,8=3.L^C WOY>7.W>JIV MOS,1-EL8YJ16C%XS1 ^C7C=6K\$W+>C&U^A, OE@3J+7, T^V&5#&IOT8  
M~\*H5GSV2,^?@NT+V,294VQMR7(7\$=P=2NT01518L14B20,^~5+M^\$S) M^E^P^?P7054,"8A151^4YU#4~# 63,IR1J1Y4~?#DZ:(RPHFJX&R@;HHB, L M96,Y1A5=:1^R-2/1H2-  
5K12,8SWCN0^OE4G504+8I97,L87N2,PTJ1M M>1^7%OE0E@=DOG^ (KI13^9&IG51?>I>1^2^EB M^&PQ=VIR-W:H65T2ULK5;O;I1(S/U71KJ1US1&P M;@XL14I9\$@>  
8^C,1#8@IX57N7VUT@5 26=MQ^3BH,04+WA \$S^N^=V<1 MV50U506=(I1Z^7,BADQF5V7)=G618, TI-RAH9R55PQ-U:K\$5&X4L+4%QI> MUW,+OH433JUI04Y;D7,^#  
KTM"/T~W6 N1T.GXSPD1/U9NR^&PIV;(US,M^I)W#XIF;L21,@%Y^E^ PM70N>YZCP< (BG>#7^J8 MS+X^&141JME64VOLPR>~\*D12~C8I~.3HLD,6 BMSHV74XX&X N9^I)  
M;~X9 XWJY^FX^L>3>8+>M0 PHLHYW,~2UMW^X^OC04V,3& ZH DS+N\$S? QO MWIR>7^H<~\*YUARD N~.TF79W,36<~1D^1,~"=,~3,3IUB, Q^OE13/G?  
MIFILX15W%Q^X+T^W,/#%CVC7X<^9^0\$38Z&BDIXC<@P@W3R<@<5&C1UURVS MIV",16+1#~N5YIH^A IN608HJ;&~>WU, Q^UB^OX>C~H=,O&?2W1ZWEIM  
MUG3V8MS&ATBPQ/L6RRJ5/F1T^VRNOMOCXLDI^TDOX,X,9#R&17XO1#91 M+YIU&V7=1JH7FXE^&6^CLV+BE;OJCEV(=>~\*SPRUI,2~IT D^5.NR06I^  
M5;8JGXVIT/OBY;S1Z^27F1T^D^:QU3;RXTY+@B2N^R3UE35,1)D9N MRGZSE;Z5SG,ZL1^E0V@ 964YGEZ 2^Y8HE +\* P04" @EY92,A,M,H8(10 &  
^AL+W=OUL14YUE@IPS/H1I5247ZHE8I7U=960Q101JXW;R>3;KYDJ11245V8 MFO, G0B7A;7H<1(BU8; &2C^U5!~^MIBN^P^>+>~<3FRFQ;QQ, WKJB+E^XIL  
MRO^02+M+>~>C~H&Z^H1Y IXL50E,2TXI-B,R V>?>7H1D;V^>1^>DVKV^> M1Y8H&W&P9L7>~>X9XZ6WMD5=:57.PPZ1Z^I^>O^>9NT0<,"IQ,W#0A@= M1JQX-GI/>+@=  
Z^Y^I(PYNY^I^\*O18I-HY4+E) AS^KW/PVE+MLMN6)DSK M1JB+ZLLK^E,V,MKZM-ZI(MFZH,M^M, M^<157T^N8?1Q0%h647S>[O O M^?2^+V9W, .67Z,/=S+J, ^=7UI-L 77I  
H10I9J, TZZ7W=1J98^O3+1^~^/5 M1,V5K;V19;+MTO6BNIC40%T^F3>M~;71OPD3<~%76;~1RF9K=1J50,I,J  
M80Y%QXV>,"H^K4M, SKFY^GJWTR663,TRMRZ2;/F^\*=@FFXR74 BSUCS^7:U MS=,+:SK>LE^B>~SRS+9L@,NOJ>EZLF/7^AZ^7KVVO/O9JKA OON :D)  
M1@CVRK^3U12V2ZVSI(15=MFEFTIQ>4PWFV(ZY^E63S1=655E, MGAM^68/ MV:HP6>2=3XJ1J6K+J^E76UL,1J1N+Y^1M&B;X(I)C-5OZTVZ9Q=  
MCGC&E^8 L 5Y=1J@1~1ZD=F^N^=TXQ4^,HZ^KV6H/ZRISJ,UI D60X^E,M^H80>8=INOS)0QAAW^&4@P^E^UL;=CIR&1^@DV1@2+~\$S^CC M1#GC#, 7UM5;J, J<^Y  
T.88>BAM^72KAIXQ,N--- 1HT@P6)I Q3&~.MNY>~:V1>~X1?Q^OF=E^17%OMSF1Z>~8GDI>@,@V^IRL7=WTJ,S1\$ZNI^Q^K:DOPM^,0X)Q& O1AR M^K~<?   
UL 7G,750^D,19I@11F1 M2,"04 IO4-C61V9;93O1T2SV7;GUVN/12%=FC,W2,12~75;SOW M^R,NPBR<3SD6 (\$A0,V,U=9+P^PW^KAOU,3C1V72\$ ,4W/OH8,YOZ,GHD:@  
U46-0M O^32SS@2R(3I^8QXW(NVCG;CYOJUVVW^Z=PK/J4Q^NCC^TE=HAWPB MU;1)XURT@1^\*H,BI9 H8D1Z34 9;1SN#)L)^=Y@OD^BA445#1?193^ M-



[illegible]

(FCX&V%PRC6Y=\*RA-V+J7/G/BC1P6EN#26?> M\$<069WAF:#.#D/C<37H/>N4BHKI6V:(PIE7TY2A7\*F+;76SUA)A9J|L|N|:Y M:NVFR52CL.KZ9)HKR<...>

\*@'3LPM+49N\*C7;<%<^<!.?=\$,(L?SNJE9+KY> M&E^OM@/Z=?UMES\$SPSF5I;=723!U69175&"Z"YKBD4?AU)&YIK\$E,C=75\*\*\$DW12EY8DW#K  
MK)^ZO.55@9DJL/!JHTZDZHUJ!AX;-CJ(YI&W-SFN51)=1DEO-\$F/!H,E^UC>A>8> "E>W700Z=17H:@9K M(D)NBK08O&G&G#RSEH0&\*MY%-%EP^?QH2!KW=J,(D)?  
JQZMH!U7Q-RB660 MXY1)&12-SHIROS&W7F9V:@!FYN=0A41!>@F0Q,W><3-Q:T-0N:WDU,SAQT7PG,P YQN^T8?>P\$HIVT&DV3EGSR@%#  
M 6&X&A-APSE JHD S\$R@O/XK> \$ @%&L\$FQ:0!>?P5CBIRUM>F00 MA#UP HO<<=&D&DWRX65<E \$)!/(&K!F7\$)S+&S(OI+A\$8)&W>BYR>H16=I?XV JIG55\*W+4Y2V??

<M>=<#E&K&6N&K%025%P0. Q#P+3%P2=PJ MCNUCI.#510E4IGH E7302T63T2=IT< <9F175WFDH"3@<1TZ.0Z9TE/E<M/160=I>X<IYUKNO@Y%><@6DFCNIM9\$&@MI<30<14DNB 1JNF5G6&I4 M%>&@P=VIR-W-H965T2CZPAKFSTJ94\*0/I"4E1<EER.N-%P )+<I.SL<MSM :I=I>M<Y2. LA2<=Q<X<OHL+GIR #839YX. P.TCE"Y"Y2DLS O MODV7AIDY>C33%>24Y8M9K.P23 E MT<3M&. >20U@<#V Y.4/AL>^>1 "9W">1<OXL+X&.KP1C<0.9U52LY0. "OU. MC"IG05 N6%#H1/PMJSOFY>12<I RVN<XJ&HSB/N630\*01%>0"ILC <G9>=> MBCC<NW8ZV.09+JP^> N7JZ <+>BX/Y\$6&1+JG<\$3WF+T<#>1<5.XF.CY.T? M2P 3N EODDRY. L16T61&#H1<LN3V7I0\$<SLEB? AS. 7B<AL+V61>9Z@=<EU M6.5>8<T/U<4UK.N MOYVFW"SMV">2%P M<=<4L5EES?7R>S<S<OKBYNV4?QA=GI<IJOYPT2.(FD<8FD<2N=66R31\*V4.X72/I<N<K%>I/=&=<1?E MRLZC.&#>LD7?>.0JIV<UNISY+NW+>=>KK6SY5I6TOV3S<.>I/H5V.YZ<L?O M7. IBN?>.RM?>YS\$B(K7)BH5Y/SYY+>. HCGGUA M-TGI<1>290Y-V=GUZ?I0\$RKVJ= %>^37HI-BPO->S\$X60U<?5FMNS:Q19.B-I>I M<K<K1G<^<K%#WJ704I\$CD3.N%>N.HIVZ.B9\$SHS(10M)NLN/U6I1JARG:P+I& MG0.VXFU.&0L7IUEEE.>M46:FI2=<F\$?><@PTQ<9\$SK0<41HE.NEAD>UB4<+>US&=HOJZ#E#6H0Z9?2Q M<D>2M7JIG&. Q1I<N1&#<I#Q .<@<I-B8T8IDB-. 2 IV<@I#8 <I>X<M<G:O15Q<M?9>6ABN1J9?>0XOI<N?O RI +4&=<=<641SN M12FD14SLIB">S6@L9Y2E#<#YSUL.P.F3@.J3W.9A.94L<=<SVCMSMCOITPE"V4.TD M3?<@<I7<M3?<@<CSPN&ZBI/98B;>BF>4ZD34PIX9FK\$>Y.4SZ8BIB9D1/<#<Q M/LC.8F&CPCZQ0.0. +I<OKJHKG6BUR:D?9ZC=IBP4\$S\$T.3&4PZTIGX<L6G9RI M.Y4W.7.2.9&I<C>N8 "ESA8>ZSMK7J1M2>=>HN<@H<MSE=69EY9DN<M0+R M&LSJVR?K7RQ. +@6YIA< +?T "921<I-VBICB.F?#615MTB8MLTAIEHN<LSJZ>6LQ8.LXSD M.9PDJ55SE61985M<N<K?OK%04JD5>ISS "IVGBI ME40C7 IJ M=>0<X%>A<Q>=<253?FIB9HJ.G6T0<220ABUJE<.K 53R\$SRIT.H.W#6TF MTQ<=>CW<I1= S8?B<US>H4>4Z2FB9D1+G7ZGL.OMZC050%T^KJUFXB\$>0#H2 MY05U<740A>SPPYAKHH "I+HZF&F2T?BES4GD3.P1#G3JIGI&ILN<I256M9R M.7?1#ET=> JSEJ&.<N7I>XLCI<@#> PH%2K<@>J.F\$>4U?<X&14I>VIF M#<#<D?>Q/O VEWI1"510PL M2P )<I>TU<@SC3TS<@HJTCDQV762YL"Y#E9UE M8NUW <N?IEY. 99595XW/I/O XEJI" USK JV<KG MWJ1M6I2K<@>7J>M<@>MRGW<5E14M?>37<S<P2.3H<=<170.9NZIA" OC 2F2 M.#Y.B#1<@H>I.U.V3\$B.5-S\$S0P<@WIG<40:<I.D<ZJIE9.1+>@<I7YNTRL M.0J0&SKC6R7JWCY2@<SXPI:IQ?>V3VC>=<#<OH:1X<^2>2>1.S XCHXSW?>0M?>D8Y M<@H6.343HZ<1<@<N<H.8A<=>2?IE<I\$UTIY?1USA0I0EID.JI<.<0L MWBS<4P&I\$=<@<4%<63R1B?>W.9J4L6=P@ 761200\$GMS /I+H1%<C M@Y8V.0#<@NPR.<Y6 "WP@V^J2I>I/P2P0I<@I0EP0I%5<I\$S 6I6A7D:C< MW69E&9I?=<@>1.6I?>I"CI<+PB:IX1"1I2 M>1.S4WG .KRE2>2%YIG&C. HSUJGXU=<=>9X\$5U<@<I<@2Y<2C782HBP<@RDJP16&7V3I> /E9W312/<A2F2200P>D>=>P?>U3R3?2WU3?YNSYF> MCOV4L\$!<I0 ( \*\*7EEQYNO=2. \$0+ 9>=>P=VIR-W-H965T2M%YGI.<@>#5V.93QVW69<?W6&HPS.8.RG<#51LHRRIA& M=>B8I\$1"HLIY?GC8<4VGSf>63LYIY G5D/M4\$=<=>6H3 4ZHS\$<SYW3\$<04IA&@<=UI. I%>7\*1CIBV.M#+=<E/MGRYT6=<@<M.U-0?=<#W:QOZ39S2\$IFW)C&CZ.&F.8B8&6P47 0Z0D M44BN<I/J/MHO7FEFZILX3L0"IS.UY.T@<@>I"Z.Z.G6I19T0:59<9F6ZET MZU2Z7>I2I\$D\$X)<@>FENNDA<G52VD12RBE8IWT/17Q.9?>XWTI9CZ35I.0GI.MEN.I#K&C3I6I7B205I7K044\*3.IU2M<.<6G\$K\$SVSMC/IQNXG%>BML2TAMN M9@<+UZOJ 4I<=>ZH^=23I"S%>U>N#=>7?B>I-A@W0\$B OI25WUM7K<I<LUYCI M3LP+>D%<ENK:C5C>NJ+I'4OI.&A@IG=W7\$58>=>57GE8I\$7FH<OSH@FH+I M MW8=UL+5N5FEMW=AI5VZT=LIFE.S&FG7R&K?>Q"9M<=>17LKT+V1I.W&F&R MT "9F14>SGSP\$S3<I806U7D:YIZU>P4E9 C2I3WLTJINC<V3UX1Y7F248H<M(CI7EM9Q07ZT<KVJIB9?9HJQBIE4-S?YHRK<@<H/L&9<1+V@<I+R#2UI+<M P04 " "EQ997L7+<+ I&4 &0<AL+V=QCIC7F MIPBPNX<SIX ZQ6@<AL+L%<O=<ZK50Q"TMZ-<M(OZ2)N1>=>IUJ2Y=9J0R?>92 M50 0#P1<I>U>N6L<SOS%N195.9C<7=0A02630+<I.>#%<@31P3I>5I.C MP<9W7XKCPWO>9>E?>RE(N5XND>+>IYWE3TS4IH<U.IA1C>305<#<5K9D79>1/>I> M2IA<=>I"V1+I+RIRTC. QIUI<V\$S<?>E1IU<I4YB8I M16F> 21=5I"SDC"WWY<K+I/. ITI14\*\*S+<F^=9V?>Q+GC<8\$<FZI+<EYN# MC8-ENGK^?>+OIB5<IU O<#>.>#&L W1 "FHL.FFI=>J55R%<CD3Z2HU:>T M^H>E9JIC36W25?T7E6%<6MJCJN.<TXNOY?>3SY<R=OR?G5I>6GD<OS.VI MZ7H<NB 7EVI/I>G&GPEEY<OKKJ<^W3<@>2?<G&R?>+<=+> IZ=WO<8S?VY?T M29I5OYN<0EV9\$3I<3GXEZ8IS8P 1I<Q<BA "W.5JZ/<#TII<QF+<QOF->7RHL=>I5LIJG24.2LM15<1ZJ MT7I 1 BZBOBW&P7 17I.S'U7ZN1ISXY<X&5P1I0 28JK%>.<OJTMOTH OB22 M1JZC6X<KNXT2C7X1327535UEW<W&XW&H3&L MFOA:GC(MI<=>S)UUISX F M6DMN.O6W6I&5ORR33I /084M#Y3?2D4IJ T1(A2V&VX<1NB;J?<JZ>Y+<F MY1M:9TEF5S<C227.M02<@<I177 @<IIRZD95\$<6HZW5<+7Z.4I6I:G7V8\*8 MEBURIAXI245NDI0<OCTFUI<A&B.V.W.HW+I"AX2P7XAK<I=>=ONUDYN.2K MI>0P=<LXM16=<IAZXJBAD=<=<BW#B7I\$P7Z6-2XXJ<=<T&Y\$<Z9XYHS<K^7J5I M<RZBCL&U=<@<MFO96ERDV9<X\*<FYJR<UH 66SNUX%<D>@3%>=<CI/UZNI> JCJIS<P.O>N=>IG7I M19IK6 699<NRJBF<66?<UMSJYJY<A8<16KHP&3 DU4?>+4BILR.<@<T8H M-5L<EGX40<N38G2JTKKUM2?<E7I0 T5I0>.<JRM6V<+9XKC<20IJI<0N?<F7 M2.6Y



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4@4.W2\$R1/!>=72@:(CL3?<\*3.<<>I 0?S=MXI1"V\*1560 M!>DX%B.H.PH./TJ,TF"^(Z0Y6?M!4&G5KM^IYD" MOJRS7OY16:9.FMZ+Z3(SI!+F&<95?IO7=7ZE=I/7G)HK1L-

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L(7^+>\*&WSGC.NIMM2Z2B1UE M6R)NA %\$3!P&7LM7I7CIS5;>I3 I%V2\$>KJXE:~F^CI#1@>1J5@>6 MUA:AGXUW 16#A:5J>6(XJ>=W^0#+

^SD&B+O(QKSV.D3&+9&CVC?>^DB: M>#Q^1+1VVHV6-5&S\$NP:325VWY6.6JA>B>7-K/1T+5XBF?>.%2QO@2? M3F5I5F&64YX^2: \*Q^.\$@Q.VYBK&69I>:/IW-EL-%#I

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INT^I(ER1YGA@72C<^H^F2I7ZB)UT I600B06IBJNEB^H-9 MQL SQYSC^<O3IS3IECIPOL&^SKRLIX^YLW6X^2?VIQD)2DY6<^I2+ ZX

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ZR1>2>2&JZN: MKXQ)I^ ^C^>#T3F83S?CX6@RN?>^IE<XIG% M5+Q00600B SP I^#>2 M17I6 I3C<+>33YIN44W18I=AYIY M^B9I:~\_K1&I#>.(F82?9BR0L?>

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MG:~I2)I0I&BOYX^GXK1^NI@<I"68G%".2054^NL>:>?#ZBY@<H^M>D4.7 9Q&4Z2>DZS2BN.YNE^I7&(&#>F^ZT(W30EE^4O)@KM+@MORFO M.MYL42F)

(7Y<7I"?YNNVM^P(I^NM0EJ=G>?I&E)Z^> B!HUO780?TOIN0UEO MI0?<-(Y9@-%.GOFKRYI(CV3>:,\$SIHR MOM KTV^JESFO1^8DA?H2-7A^..8 MK1I\4I&I0"-

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M>3VDQ[\*^]C+2H^>VW.Z#S^Y^2)-!>J9QGUSF>T?0U1@S;C2!N^41=) M/@/IV+Z/!(>?=B7&V\$5;W M\$<91YRMC|S| % O&@FCJWL5;)%  
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J;^IW;W)K M&ULK5=M;JLV\$XKA%8,+!%HE|MS|;0VBIB(4V# M, D^>#O V&>;|S2Z)&UWP^Y125F19906VD;^8)BW7ZN,K@32\*  
|SG(A.WT&MWT.RIWNE|B 45G;MEW.@Z:P9RL1W7;MM1=0!E00CG).%OIH6|IZ#|UN|>YZ:P9Y)3MKNIKF8B:PI/L/BE@\_!#D1 M\$|2|I|@580V)  
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|O2|AG25Q@=8\$|S?9D>WYH<1|TN ^Y9N?< M79V.\*B=^E1. P.O.Y005W1|37NCO&|V&Q@IR^8MKAUO: W 8HFP|)^#FFH(HY;\$)|IG1^\*AIYROF;+^N@.(^P#S=MBD M?A?'.  
EZ|J8>4L4N^#).\$E9VIPS#BF^8R+^#V5^ZD|&6MLQU\$5-LIU@S|IX;G M5MB+D^YD|OAS1^O|7A^R3;J^>|@91F=L@Q|SIB>6J|%^|=NTLXXIEW.AR MS;3HIE%(S  
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MOKI9NQ9R^C(C9J|MHAW^0V;GZ\_6N)A^HU^1%-XV\$832^/IR|6Y|Y M.^Y^E.FIJBUB3T>^\* TN^"VI+X^B\_1%ZBYE5|W:E|XY9GTD0K>O1|G,M-W MD6@N|^%B&^[U:0^\$=#K<|  
|5R12<|ZKS8 H-4\$!#||0 M (^."7EFR%+)^K^@, ^\* 9 >6PO=VIR;W-H965T,^8,91"1ZH= \$ T9JG00R|Q|K P?1TEF%#| M(G,4M+.^0^F.&|FKIZUPABYU3EOKM(C|&@/'^P=N|4:%  
IDR^|=XHT^"OLHRI M7Y>8RLW0;WE|^|=F|B|X|>#^"UQC9N+2J-HYE=S.^A%UA&F&|D+ 2CSQK^F^86B7C|+&|ZDSKN#U^> M0KIRXDG.LXENE7|MDZ|UY\$..^K5\$S^S?76  
K|6;Q|MD|K|P|P|>|B%";MR^QD|>89%|679;V4^H^7|HEP|MYPI= PZ=^T^CA|;G.PD).RP<+D^M^B3;J^>|@91F=L@Q|SIB>6J|%^|=NTLXXIEW.AR MS;3HIE%(S  
MVPD:OE|ICO.^S^"PI04|> UUV@|J|N|9|X N=LPB^F6H1K5&+WSSJ|MA|WM-1 M|+8C9N9N|G;A|Z,KD21E>1U+10VJOR.^0K\$YS=1W0+&K>^C^\*W|E.R M;Q-  
4%CO|>4M.WDOY14QON\$#<^D|B.B^4824A4F6\$>X0.|5DBGH-EGLT.U7 M=N.=>^D82E5^1++&5.J5+&A|ZLEXS|2\_3T^>^U^=MSE |2B>=|I<|Q|T E?T M\$S, UQD|NEO ?  
3%#S|G^&X|LMTM3X3V|@557|3|I|OEF|@>R.|I03DK K|V;%2 M ^R8FH\$|MJ|YO-|?)|S4W\_1)=VW.7|D|6^O^R|X:E?0C=E?Z|)+N6M1|EU MY|O  
C.7U1JCYU3|K58B015T^9;R&R;P>?>^KU;J+&|G-Y=GZ|>WN7(OR&Z9H M31Q145|OXH^>@Q.3BETJ|NBVBHFIN6M8J2A|L<-\$>I045D#VE|I.9XF|H|^I MYPW \_U|+ P04 "  
^>EY9+6^1C^>P^"0 &O ^AL+W=OT E^C9SNOP18B=8(Q&Q?>Z>B9W G|V|>^YD|O^MAD^9^J M^>VZ|BE?W~63|OPS7D|J3^L MB|VMP^Y+A7/MF =0499|22;^1|V  
J|G&N|O ?|?@.810+>^%9H\$9F5-2\*\* MA#M^U|UR.^|LUF|C8W%|W54\$;>XDPD06H536CV^GX;?U \_0|@TOX.IA.K0%G M(U2S|O|D 2PPIE)^-RR^\*#O^L^#+/U  
M|^|>+6\$;UQ>0>|=^\_YS8|XA07P3\$D|U|C|ORB3|UB^X^GR4-5.><00G 6.M\$S|6E.D258D|JB)K51^94K^62S+^OZ^j4\$%HAI >=>K>QR|5R|(IT-PL-32K  
MV|CUW5;&R5;ILU;H<\$IG G?|SP;U615D.OV^\$DL;\*(R R)^>^?A2F6ME|>J M|^1904+^94+|ISKJ|5-J/A^9@>9;J;E3>P@F B|5V9@3#+^NB%5B\_>^WU-&MU2%-  
C3+&TB|O2H|O@^E^W^%1K0^& MGCD6M\$40KA;X5L^N7H/+4.2V|TN8Y|RIHM>5L^758F |JOMG>W\$0>2|^UZW4 MR5AH?^25T45EBEY?&(HO;:MYDHW7SM,|/A(A=F@UQ>\_<  
4^>P@O=VIR;W-H965T|V|URIU|>UZY^RWY7+^26 EC|S^Y4XS9&K5^"O.TY MXWC8<S#M;B|L656AN^2>5|B\$E.V^3=28Z@EL;D N|C|G  
M|UDV9EW9;V.F.N+L.7MV0S0|W23.V|P|ETX M^>?^JN 3|UON M9V^&|5|U4|S|G|C1|O|UENF2FA&^E98+NAL|I<-WNGDS M72BB<^Y.Y.<%8Z|^K2-8G-  
^|A|^>V.U9Q^V+K@^N42G|P|GOQ|IUM=>^CL2 MBV^1K& TMZF0E|F|Y 0AU(P|R|P|R-25&D21^KB0.14X15.Q#8MG9|&3>@L/  
M&0TYH93.OA&70L.H55\$F%.9PFK&D^N/VV^Z\$U DI/|18|>4)T#U# 9 &JF9 M.^\$HF(W<=1Q 2CU#="M^G1KZW&#WY|F|^|^<6P014FG+^#P|2<89P8XYZ MK^\*W|<\_+  
<|=B6P;3=1VA|>^|N|IA>A^SCL0T8G0|YYT|J|B|7X1MG|K<K|J^"Q|CN=5Y7O MKC5T|L|L7VN@D^LN^Y;GFUJZ|5; PY;GU@>F\$;+|C% WZ|9-4Z0HRC)^D  
M="|AMU<6|6Q|T6|NV18^H;D|M<= 9 4Y\_00H2P18B=8(Q&Q?>Z>B9W G|V|>^YD|O^MAD^9^J M^>VZ|BE?W~63|OPS7D|J3^L MB|VMP^Y+A7/MF =0499|22;^1|V  
<&^\*K|L|IN7F?S\$S@#S#TGO0.;2\$|L(S|I|+V^|U|;SW;VF.6+= M2.QNZ(XM|Z.AC|F|X|C^&^&P?S|KR^G7O|0|IN;CYV@|I:@%U|I^>@|INN>=>Y^G M\$+|^|I^/P|2OQZ^\*?@|JW3A9F|V?>  
+H^C.K|I?^&S.WCV%XDQO+>HZQ2>2<(>L>4V H.M.K^>2>^%4 M2>^%X|C|P|G;2M.;^|\_3|C|08\_\*\*S|I^>NLR|K0;ZCAV|D|61\$ M|S|I|  
@O."2V>@|LX>|I;GS@+|+X;/\_ CGTDBSAQ@|00|0ZHJD|I<6C^1C |M8EHCS&@&|I(#^"-K\$2TZB;3>PLV:A^5<^1 ^R|6D^D#>+P^ MH ^%L|C|<3%|&05/ 4L2PH6 YONV4;UL508CO9  
04L;D#^" M&#<= 7RY>=>N|EY|52+>XPIF0\$#41EX^>U>S|V>DY2MCM|I#M^%E4?2=WWZ|? M^G0?";^Z|4@4(3X&-0XPZ)?H%59Y)  
^5C^M^W.YQ3T;6=>8EY|>@#^|SN|S|Y|L|F|=2RE0^UE=>^Y2B?25>Z>T=76|^"QR MB.T4L;W|L|D1(3P \_O);>+V|S00<5|Z.ON5.\$UFZR+344+>)>^"I|KK)H MU5|0MSIUY?  
UEO@M=U^V.@K|I=C^AC%6\$Z|S;625M&Z83778J2|@|^#8@D&E^>@#MMK^E|J M^>8.8^5YD#&NV^2@|^N|AFVW+RLFFUD=;%DE%?)>+4UE MDL>^\*0-84|J  
M+&M6Y^GL|13\$^YGX+9|5;23|>8>8VRV2A|>^>G+&C|VVS^14WV^>A^D MU RUS|SV|W^V24P@+&5 \_1^1+>?L=>F.E 0.0C9N|U2|&=11ML.MV|UGKPG4|^|A  
MTM>.)|EP^765YKD^66J JE514|ZK16^>N|PI+^9LJ29JH|J5|F^Q2=3|& M|AL&|^F7FK |@+>+^/"O 92BXT&:UOY<2UX-0\$|IGW|5883M37;1@GE3|)|@  
MM329J|R|W|P^".QSP|X|W|N%6|1H|YFX^<7\$% ^/R&K&C|ALP1^|@|S|X|V;C^\* MM6|W|X;B|Y3;3|2^D 4|S3JG^F>I|H6CY+&6Z^ZEUUW \_&V019N|2TY>R|I^ MIM^06J6=X  
4^"HWA19|NH|D|P^"L|OS|>|I^".&GKCM\$^%L|&|&:Y|P&7O|I^" M5CU \_J|V|@F9|I|L6|H7Y+2SCY^1%>^ON-0/+^5|U^--O+&1V|@QYWC^Z2|^  
M^K^DG%;^/M2P0^|A9^"NKRGE|Y|H\$T026PW+U|+ P04 \_#>@EY9%>@ M^14^|B^&P^&O ^AL+W=OP6|N^&B M^=2^V6FMR |I-^/5F.F9;.&88P^>VD^#.=M|HV0?|6U7">@3/T+  
<|H.O^"HS M2L 5|X^YH;Y;2^"T|A8|>F^?>8BPW23U^<#<2^|I(E>A>A?>^H^R^P^S^O^#B9B;B8\$%>^>^>^7X2^"Z>ETL-QVY|A>^T NGZ|&H#>ONEUO>\$  
M^H/V^X^<ZSI=^X|@|D;=R42^7PSA;H^"A|& EJM3;P|7GZ.A.X0|(|11^"W M6Z;0JH+33|3JY>JY500RX4^FH@EAV\$28^L.TJ^4|GQ|/G%|JZN^J^T  
MCN54S^C3 \_B;H\$Z;FYV5^>+>^U;I5+&|8\$J9\_6;=06CWM|XB|K&^>78Y ML@L^T;G2^?>+KUI|I|U|D|L;B^9SHE6^|EXRG&|(W2UA 4C2.OMPHM\_O|&6-1SY M;IGD2P(|I(E +R=  
>^03Q|E4C^#9 \$D|NM\$P%<|P|5%#K.62L0^7-LR(8^|G|V|^|M?|MEDB|U|A(R?+&3N\$Q4D|C|D|&6Q(M\$<@<^|+&|B^"#\$7)QFI=3|LVW4>LX M;X+VS^F|6FGFX|T|O|CHF|H\$&\$&^!  
MB.S;5|P2>=0SQH0D;JY&E.X|N|UBS+&HGB8G4^2M29TW4^Z4X3ACY=|).S0 M#.=#&0-0Y^>3J=14|I59X14>J|(UO|H)H9+ M^H^<2U|H|6|4>KJ|N|DO;<^<^%  
|&^2|NN|L\$68<@AP+&B&M2D&T.L.FGOB MZ\$KWI#;J9(>AAT09^)|3|>3^G^\*QFZ@+&|K|R|Q|02L.\$% @ X|>63T8 M|V|D|N P.@L.D|IX;|W;W&K&ULM99M|CHX  
M\$(#\_BI565215|DY@^"Y%XZRZZ6W;L%O=1R|9(&|B|YVP#>^E^>^E-M 2HMT| MW1?BMYEY90^IW^<@|fO?>@CT|TL|OA;?|KT^2K+628MVD.L.ZL^0.3B|IG#|^>UOY5.R^=><(<  
MOC3|EL|B.S^Z|HIAC7>I6=##90.^4K?BJ9<Z>#>=8R7&K^|@&%.^J|L^0DUC@L.H 3%U6F|3 ^JFIE9P^5^ 2B28W\$VD MG BCY=WXMYN|WR?7323A7>=Q@R|H^L?>  
#;/DG&LXG2&^W|L-H^D^C|N|O|JZP;M+&F=W<|I^"XYOA \_H;H=D<+;^1E ^J8SY;H>C&<+R^T<0^"JRG \_J&46 MT0|OFTDR^\*^OFJFO<832Z;=487W5(BMAQ-  
20QSQ^\*F|>=RVGEV>N0T^HOP@;R/7 M^HPV0BOL4^>E|L.16876U|?>^A4N.%E|>O93^P^N>XQ4.^|EB^>@> MC/##.LMC^6E@|B|HFKTE|>^DM0\$+&1;3|I L M^#J-  
|I%>^%X^T3F#;+&F%54V450402^>+&X%CF|T^WU MA0\$2O^>V=|02|2N^&531K^R^J^Z5^5 M|N(6L|EX^U|6K^<Q|F^X\$8> M<J;#J>#> Y^ MG4LMM9\_3.&8|B|E^7  
BK|^<|XK\$5&WQ+&P&A^T^VW^/KP^Q M2?^RV^"L.R;=^E0^>^YJC;MN^Q.4R|^<^|<^D|5M00;^YUOM70 +J7G2EF3-KKYXEA%=T04 M^4JU6C5XPZ^M.IXONL;S&26<|3^6H|;  
|4^6%8T7.5\$T|P&|4|R)9|^>R M206F^L|C|7B>|>L5&UO^>^I02P.\$% @ X|>64;9E8,S P^SOH |D M^|X;|W;W&K&ULK59M3|JLP\$XK|PPAD^J2=>^M-E+>^M&^&  
|9|VTSZ^&|TBD|CBSW9|^YV=-A0(V=#Z)3F?Y|X|S|FQK|A\_&%&S MES|XN2A|>4(U0RNS^<4?2H2|&L|MHBC,+QA,B<?QFS3-2Z.G6;+4.I^";RE3.LPG^ MD5F@|I%>^4QO^Q^#A==  
(W>Q>7@4L7K@.^1W8@&|Y22|8>U> VZ|J6(D|CZDN^% M0^"U|@.:QPH(2S;8AK%)U7BOKU#\_ZRUHY8^(NB Q3^B0(9^>HVV 0|=D%

• MG782T^<|@1|FV^ 3|B MD^L\$OPM->&F90V))&Z^LUPP^%8UHRM^UT=^FH)DK5^G|2XVR\$>=+U9N|EYQO MU^%HZAU \_ML7K6L8^90?SGY^|WX(>O|W\_-&00B,  
|R:C>Z|WNQW?PID;WJ&A M(V ZFLRG@QN.^|D2^6)G8G^&07-O^"-^TW \$)HB0<^H@2F&>1E^

\$>?|IH6M=E<@|S|D|)|O1!>KT)W9TR2&(^) M;7|D)2+K43XJ-  
@4OR!P%Z(C;Q7B6\_>|J5UMOMI=5;\*UPMI7\_YUXKG\$:V|^"\*=5:|^NN+EW  
MNR:4+W73(&PO=V|IR;W-H965T|@- \_=1L1?LB6U12T|ZO\_ID ME|@8!-?  
>F^>@E|W^SZZEU6/U=BQ^Y1Z 0&|A\$&^Y@FQOM5U|G@04G|^#UA#) MF26+0RID-  
U|I?|T#5.G.-")85A2Z/U(&\_32L=XT&;\$?@1/6<|^\*0QC\_N M(&^|OH:U|X%G?^6)9\$  
?|-9T|3.0B\_53+^M^Z@>+Z(43<9Q&^8=G7AOC6)JE# M:O'-AQW?:Z,DE!>?&7I/.Q.UK1L((  
G|\$ D^EWQ9L"(((\$2?+XGH-JQ3.3Q\_WV M. KO:~? RF!>?P6;|7|XKO+|6T9  
+2|H)Q#>W4,>4^O|@|11.Y#<@1PZ-\$|XF+F#F0;.:40#&E%!!|V8|5"< M6\$NTI)'F)O66T?  
A1|A|G(I:S0003|E|O|Q|\_TZ&C\_//GWH\$-S^<@L9\_+B;S MO|P<832Z;=487W5(BMAQ-  
(7OZ)^1^G WGD^DC;J^A;2|>%E^TX4.)^&C.SGI MNXPT.4:1  
|L\$AY^X|@%M^J^ORP0462#06;@C9P%GL+Y!IO\$9\$8,T%7SLGWD#;J.98A--6)2#&|YFCKO  
MU^>1NYQ|O01M|>H M MXXLJW)K^\*L\$WB^";Y|^"SX#T6N!#\_QA%|W\_CBOV?T BL\_  
MBOQH)3=M0"-F8.,V\$J|D\_JU^1#2-5I=JZ=O|L|ML=-W.;M;F%78=XJF+?. M,I|^\*V+DR!  
<6@Y=4NBW(A2[|H%|C/-K%><,LK7/I6W@ |>+^1H00-5FK(&O|  
MCS1#Y/Y^CJUC^\*DVCU2;= |K'=KC;MHC14=-N%|3;9VDO(GE8!>X\_X\*\*5/\*10 MEEB4'  
A;66;H2P-;>@U. T <7 VL2|>4-8LP\_ZU1U3G^YU@E)YTB)YW:RT6G MSN!K JL\$WRV"  
|UZJ72/EFB#-\*W#8J&PLBQ|J)E MK@3G(7YU-|2%5@VXU ZX?O& :U4/=:%5\$U@#J!WPQ  
9\$C|R|^"XW"=GC.I,BYU M |Z <,#^HL#LD\$.VQT;GV);" 5|&.>!C2: @?&QTBG  
I&?!YS3!TG\$VX":B0 MHH&=3+623"OCGM(+|^+18(\*58 M(!<0^T0A^HX\_+116)|4^"  
<4^N8Q8R^&W|T;.:MUR%EAI= ^M^ZU2 CQ^KTM MXC^>FTAD=P/%:'\$C-4SO80|&  
|\_ "MG=TKE3#9-=<#C>7JX2B I80T;M^HRCW^V M&PO=V|IR;W-  
H965TW+^E|P^XH1D8^L1|P^R|^|G,B)|!\$>2.Y)|@QK9G+^C MX^5K|^\*^O^3SA#D9T>  
WWQ5>W^>@:P^5KO O\$G.YO24JH%<=;T8^K7|!|;2T# MK^9 ML-  
A:1HLO5&Z4MV3C1W\$9%X+)|I|T\$X/%5@XR|OI VB V7S26#J\_ \*S/GZW(R5Z|1K?/P M;:(  
%V,BL!\_P2VGYN!B#BX^7X"/P(|#TZ(|CR.4|4TC|.0ISE6(=)EA1#58; MW--(>|Q.  
(I>XO\_ZFY)V11Z\_DAT@;<\$&V5|^"V/@-DH68%GM^Y|K8&CIW5PE;Q M|^IX^F:D,91-  
Z8(9\_B\$7BP\_.8SC:\$^7|I|^\$9.-\_U=5|I+8S>K8|6YPP|=X M1?J^&7.Z 1L"?^I^QG,9/8\$?  
JE^3C)C6|T8|VS/ |CM  
MRI^Y(N|AN|H^V^G;G^I95Q:6FYS,D|P)S|^:W^%DVW+\_5LN:E5.N0>#C.HGEI



M)C3E0ED%.JGD\8J)9#[DF(9\$2S\$!TCL;Q7XZ2R.V+4S=NV3E5IY<7JJD;5+  
M\U8DOVO4F Q.!\J S-HVTQ"^ K-=2::KH=\$I(&ZUVJT"GP@A"5,VGF 'IOFLS  
MZ6EV3;3SN\*(X'5&\|KL?M\*#NSZG!A5&M36 5BZ8UMMTE;;6A-6MD732HT5B  
MP^L"HPHKA.H8';P"P'?M\*SU1>+\*OM";'%. '\$9W=6GI\Z\*Q"E\*WJ"Y'K/I3J  
MZILH7SKE(=)6RR[2\*1O593Q7<;B7\7>4OA2)MJ=T)L<,G%?4H&#M\*MB MM-  
/1G6\*65\*42:%F"\*XIQMD[#7\*CA::5^ RF\$9=5NP XL\$BI;U1'I1WJM?UJ  
MM1"6Y;S48#J38Y\*YWD.JX)^OA["LQ56%.%NQ82[9\+1FOX\$B;GJ &JT.:FW2G"+EO5?  
G"@7,&17L%/ ]>O8U06XD;' M;A>Q5UC5OMFB7+&17K&GM;!"6M"7E8@K/JT[5G'GJ;  
JOR^9!\=8(6\$;=;K'  
M):!=)))#G>QN=H+HJ'.SPOTAO!DEYX!YF.18\AZSC5RV("!K&=\*ZZL@!\_ \$\$V7GKX#I02P,\$  
@ X)> M60?GZ9OR P W X !D !X;"|W;W)K&ULK5?; M;MLX\$/T50ELL\$J;72W+65N  
;|WV(:EA->TS(I\$6\$8E42R%IP@))IGA(^,5(CBWC1YG\*(<|CM:("K"C+H9!3  
MMC9YP1!,M%\*>F8YE^68.,3""H5Y;L'!(2Y%A@A8,|#+/(?MW@C\*Z'1FVL5M8  
MXG4JU((9#@NX1A\$23\6"R9G96\$EPC@C'E "&5B-C;-I/[9Y2T!+?,=KR@S%0 M5)XI?  
5&3+|G(L!0BE\*%8\*!-0 FW0%&69LB1Q \*R-&LV>2O%PO+/\^29.79)XA M1U.:<")2\$=&8(  
\$K6"9B27=?D8U(0TPIAG7OV!;RUH&B\$LN:%XK2P0Y)M4\_ M?  
\*T/XD!!VFE7<&H%YU3!NZ#@U@JN)EHAT|1F4,!PR.@6,"4MK:F!/ANM+=E@  
MHMP8"2: 8JDGPOEX^?CE|9|(+.9+/,WZ|/#U\$42?Q\LYN)DA 7'&;!%?X"F: M@9L/M^ #,  
%/(4,<8 \*>"!;HUR4XV|I+3DD"1^:0L)2QLVXAC"I(#@7(+C@  
M@1\*1"UXIF|7=SO@N,T1N|J> M>^F((2.8K#E8( :F-,|E|\$;J\$-  
N.JC+EM9M2.7W/"QBCD2&3EB.V04;XYQ^V M;\_ W=QO-  
\*QHY8>PUKK|MZ^"BO(\$QBFK?2K'1|K;MNFDUHVX|K64-SIW(QAO\$Y  
T%XLH5=3S+\*XX+&<#24^ &|Y9OV!7YGL'J'K^ MP/7\OGT"OT4P&'@#RPW:&?@-  
|^3P01R'.TBZM"QM4A&8T\_H5D&6?51K|92 MJ?;I'\_KA;M\_H=\$FY+4SZ#<,^ITY,<-9\*5  
"WI4; 6OFQI6,';\$/&O;|B- MX&VY<2|6D1N#!MG@-W(#\$^:#-  
Z;)BV"G6EB6\_O'S7H3G42%FRP7 M?C\_GZXV.0=I^X/G!"9LVR4%@!;|C7\*!S|%;G71V67.-  
S\*^W.DE|IY1,F|1% MOSA|(DXGD1^ZNE(A53L(\$H'/G"1H\_ +0SQ)O8(:X. &O<99\*8L\$&L  
(T!R+5 MLD4IH"X)Z0K,%|'M+UWIG#GH-  
+=:1'JN=XGVOA"P.U\_<|ZU\_M=FX3N)\*UXQ/8UO=V=X\$QVP4R6JUDMZ+BZ!;!(/>P  
E.'VGSH\$\_ (\$5OK|HG+""J)J,KK9K5IT<;Z M,3E9GZC63?S-5W\_<  
V1H3#C\*TDB:MN[X\$Q:I6JIH(6NANY)D\*V=OH82K; M3\24@/R^HE3L)FJ#IJ\$-\_ P-02P,\$%  
@ X)>6=(W^WLJ P =PL !D M !X;"|W;W)K&ULQ59M3|LP\$/XKIPQ-(%'RUA=@  
M;;72EE\$)"B\*%?9CVP4TOU,\*),JNA\JG)R%D6UL)!.)+8CMW3YX|/\_9==\7%  
MO5PB\*GB,62)|UE\*I|-BV9;C\$F,@#GF\*BOT1X|3M MF-#\$ZG?  
SM2O1|\_),9K@E0"9Q3\$13R?(^\*IGN=;SPC6|6RJS8/>|\*;G# -5-  
M>B7TS\*Y0%C3&1%\*>@,"H9PW3":+GN481L@P M5 : "Z-<##I\$Q@Z1Y\_ "Y!K>J?QK\$^?  
D8\_S8/7PY+%,1,W!\S8X>\*6#E\_,N M?I2S'!%%^EW!5R",M48S@SS4W%N3HXG9E4  
)\_95J/I4?7EY<3&87X^DLV(?A MY70VF7X?  
3X>3<0"#Z0@N3T\;)X/SP70X;@1GX\_ \$,!L/9Y'8R,P8-"(9GX|'- M^5C;&5,H3:\$PK6'#  
|@5H4SNP0|0!&9+GDF2+&375CH\*P|4.2\8G!6-O ^, MTP/PG7WP\*|)-|\$(=G?  
V\_H:Q=1\*J3'A5)KP|JL,:|JV\*1^LU0M W M"-LLA\*U0;TQ8NR+;\_ C0AM#|@KDX55^=JA5#  
M6I"|#L=[VB|# XK%>OD4'( M\$R7H/%,((4FI(FP=DZV0;TS;447XZ-/DM6&\_-  
V4LU<|U/4X|/\$>7/?;E\_ M|M8R| 8Y^/|5"K?=  
|'C\_Z,&NM5&F);T@XHXF4F|WI/V<@X|6DRBZO&\*B>)IW  
M5G.N=)^6#Y>Z,T9A#/3WB'/U/#'-6M5K|\_ \ 4\$L#!!0 ( ."7EGP\$9.| ML@, )<. 9  
>&PO=V|R:W-H965T5T=ER|R37&"O8)9;+KK)7;W+FNC-8X0;+!-YCI-TLN\$J1T  
M4:QAZ>\*\$H:?,@T29#X=X IWW4=WWFO MF)'56ID\*M|)?  
9H!6>8\_ 6|>1\*ZY!8N,4DPDX0S'\$C9=?K^7>A|1F!;O!"|DP?/ M8\$)YY?S-  
%,9QU\_ ',B#%#D3(62|J M|!3:IST.+|FID|1IQ\$>/K^|W|O@=3"O M2.  
(AIW^16\*V|SHT#,5ZBE\*H9WWW&>4!7QB\_B5-I?V.5M/0>B5"J>Y&(|@H2P M|!\_ M";  
PK5J'3YB9|D2^BW1.M4;/DXFX\5D-%W,H3|-8?@X78RG#Z/I<#R:PR5, M^|-9?S%^&  
<"\$M\$J/RD:Y\_G(7S|| D^ &\$P(93J\*90=5^D!&5LWRCL?9IT' M)SKW YAPIM821BS&<=G  
U9\$4X03OX0R"2L<)\$@T(VA<0>\$'KV("JY7^FK %- MS|J;1^1AM7R.-X6\51%-  
LYB2ULX,KI! MI9O90>  
|D!D6XZ^@M0F\*QQ4|O|J\_ \MO?',5)UFH4UF94HM@J\*+>O>/ '\$Q'A\$! M+XBF^  
(>E|O+5T01BS#,|;XZ(\_)-7D!(9\$2Y3 6&,A"V\*D/IY76?@, @, \_6TGF<-KV@L95 MQ|T>  
JGLY5P@-9F5@+0+(.U\*(/TH\$BF.@1)%5MF7A??ZZ);X&)M\*KW, JLRL M?<#9;Y5A+  
|HYF,6\03#9YY\*PE:P0'L8"AP3)>\$;/ F^)?8>IOCYN|5\_GA'W"^S'\*@7WRZU7|GDJS5+|Z;A

M%QM-!LDJN,DG6\*QL1B1UX"E3V:6^J"VRKK[--=P?S;.435^%5X1)O>Z76NHU MKO4!\*+  
(L\*"LHOK%YP2M7.LNPCVN=.6)A&NCW2\|5>|%T4.2BO>|02P,\$% M @ X)>6;@J"8S/!@  
,2L !D !X;"|W;W)K&ULM9IK;|LV%(: "N\$50PLT-2^Z9HF!V"\*S#  
(L3Q&FWH=@'Q69BH9+H2732 M ?OQHV3%LDB:M@SE2V/)AR\_/>T233RF>O;#L>  
|Z@E(.?29SFY|T%Y|O3?C^? M+6@2YI\_8DJ:BFT>6)2\$7E|E3/U|F-  
)R7C9\*XCR%T^DD8I;W!67GO-AN9B!?)4F8\_3ND,7LY|Z'>ZXV|Z&G!BQO|P=DR?  
\*)3RK|L;S-QU=^HS\*.\$ MIGG\$4I#1Q\_/>!3H-  
B%|T\*".^100EW\_H,"BL/C'TO+J|FYSU89\$1C.N.%1"C^ M/-,1C>-"2>3Q3R7:V\_19--  
S^\_\*K^N300S#R\$.1VQ^(JHSA?G:\'YO0Q7,7| MCKW|2BM#=J\$W8W%>\_@M>JEC8  
|5SEE2-189)%&Z\_AO^J JQU8#L:H"K!EAJ M@/&.!J1J0 YM8%4-K+(R:RME'8\*0AX.SC+V  
K(@6:L6'LIAE:V\$ \_2HOG/N69 M^#82|?  
A@.KZ|'D\_NP=WX|N;N\_FIR"2XF@;CZ.IY|&8.KR>;N^N+^ZN;"3@! M:NS6|Q\_!|\*]-Q/N  
|C"\*|P\_@'8A2<+|@JSQ\_Y\_E9GXNQ5K/T:L4<=)HOPQD|I(XE))J?9,^T-?OX).? 77>6Z%  
LZ\$FM4T=I4 MT3\*I#R:KY(%F@#T",=|F85G':L3DX#\_#X!FN=>U2MYB"GP?  
XK/^|721CSVV+ MU)%8HTCVIDAVRZ%VE:|7I6)^\_:"=7G":Y=N#970Z|+L6"CL0:-74V-  
77, M T|L\_%\*J5 N/LQ80G7%6XLXVZ/,Q|#RI\*&F"4,(V78S+#"F=\*1A=V/8-1J^  
MS=AS5#\*%&#I@EM%YQ\$',IQJUPY7^7DA"T(H^5:C7"4H,.9UI&MOX|HS/V:6  
MGASPF#UU,O\$A(CHTY'>D8P1JSH-'SU61TM;%ZD^8V(X//4OV:~RHM5|\_  
O|BS;4\*L'99KP\$1& M\AKIT| F#OH8^?(T\_!8LB6J81&::; E7E=H^ MNM\*\$:~?#\*G-  
JQUFNL1&:N)"PD(J\*GNTKCC78B6U;1BOS2L=:KID2M8!\* V4A M%1@%0Q  
D8Y8N#D+74UCC+= 2U6R)S'#9\$K0T|.A8 @5D|YHX1'QY: 3FY(XT MCVO\*Q&~\*  
(\$65EF1V"Y&DE-S#VWG^;V=-HW61(G-1+D/M+!\*E0)X'\_.;FB9 M.VKM5|S=#6  
NK6Z4N5N9A391M6Q\*!/;>.,CG5< MTR4VTV5+SL(J/:+?&>GHL7@)I>Q7\_%  
|1T|6\*1F26)FR1'+Q)(?6\*K\$?> M)2N..E4+NE)K%K&F4X+?\$)I  
(IUS:J5K0E5JSL%LO\,W|JP?B4Z6R\_>LX(2Z2 MUQAMF\*.\|\*S'G=\*SG&AF)&1E; A11H5  
&J/TA@3FG8SW7T\$CV;\$D>|E!\$)<\$3 MW\_.4J5<3AK #98(R)W6LZ9H:20MJ-!  
4T6Q%0EM^|ZF).G\$|\* .4.: =C/= ?4 M2,S4V Z@B  
J%)|AR%+\*HXK;?)UX%O1D|V|CZ2&1V\*&1Q-"\$0T\$^K|RC#MB MP\*H<>\_ILVJQ)D9A)  
<2| ^A|E3E.8@IH|" \$GYR1?VS M|?G,|05GR\_+\$X@/CG"7EQP4-YS0K  
L3WCXSQUXNB@|TIV<' 4\$L#!!0 ( M ."7EE:TT'3CP, (8\* 9 >&PO=V|JR:W-  
H965TP!)/J>I50,C+V4^:-IBG@/&18/+ >J M1K;9UBJ)M^9(N> D|  
(I2TW'LGPSPX0:PW|1|2'?7:0\*:'PQ)\$X9!GF;V-( MV6E@V,9|QXKL|E)WF,-^CG>P!OF+  
<29@|)I=W J|Z?IT+WBX%8.;A%H25:\$-<42#\_N'Z|F7Q2S:H-7L;:G:S\*;O:~1-  
5>O;+J>H7GT M>;E:C#;S980Z\*%I&G7FTF:UFZXT:FBP7,W0W!8E)\*N|5^-ZBNX^W:-  
/B%"T MV;.#P#01?5,J3CV;&5=,XY+)N<+DH@6CTM|. \$J. M1##^AK8  
\*D=BED%;O\*6(7XCH:~@X#,\*NUS>/YW%<&O4<.ZR-/O!Y-9|WDV\_  
MV2OP3@ (X!8|B%##7NZ-H6|.X%//. \$#PKZ|5S^C6G?Y-SJA)'\$(GT M\_I  
8K@+Z%W,'@=O@N|3Q>U8|7E#C!3?Q)I@G5YF"B\_E" IET:>/WG':F7LW4 MN|VUF+  
|R0R|C-R2YNE95 JK+"6U)K\_ ^=2U|TRVTPL;X"U&;MAM)P|K M|O F><1HAU  
)ZCC\*ZM"@.T(|(E9O.6);-~I/D&\_Y|VW4X260;UG-'&VS|NPK  
M66!;/YX6Z|^3JU\*BP|8\_1U\_I?UQTWPH:~&UF01@&5\_C/GD;|)O^&29PB>AE% M\*ZM|  
<2\$Y/=|J9DB+F=OUK":K>?:B9!|W1:\$C4,P.5);O7MU;%U.CHH1H|(|U  
MD554"C|DR@IM@?F.4(%2V"D)ZR%OZ|?+HJ=L2)87=<,+DZH\*\*3|WJE \$K@W4  
M^)^8Q^=[0\$|2EY\_?4\$L#!!0 ( ."7EE|U&PO M=V|JR:W-H965T6@O06H\* MMY?  
3;5HE|>V+T|UPPB2@!DCAE,RWD/+O3=;8-(<%L0#)  
(Q9T=H0GFHDGW.LLHX\*!P2F+=,HR1GN H MU=QIT?  
=\$W2G)>1RE|\$01RY,\$TQ|SB,EAIG:>|50#%TOQUX(YV&.W2DE!T2EM:~)BT+|PEOH%:5.  
MHJPY%7-J|?AUL?R|OD'K%|'R%LO|9|]#R|=G?XWNEQ|R\_+F\_?Y9  
MB>:5!QQ';M&OZ&7M8>N/EVC3RA\*T7-("5\$5AG(K#1 M%Y+RD"\$ \_#2!H^NMB-  
/60K/X|JR ;+&-|@R+\*(#X5EW M|P-/MXVS|O|'W>T>, >PZOW;|L\_ P/-  
APM\$@9I|E8WAS|^|&F+FO MQW\*WK8S:HJ'AL-9PV\*OA9\_\$\*1.(|  
V|20=YQ\$(I:)=TO9Q+I5.)\X8M44:& M2IBO"-9(Q+A.Q%CIQCQ6 MF1\*5,\$|ES%  
<\$:Z1D4J=DHGICGK36YZTXHC<7|4/:R|J=&GF|H5VJHB)80|7;  
M6L7;7A6+B1W5\$ \_M&E!-93K>A.,T':">>BG!"|N|~^K8MY| E9|O(-EIR|L9X MJ9R\*8  
TY3>/G"=WH%7211Q6/J>CL4(\$:~|&PO=V|JR:W-H965TYMN'\_IB4^3,T3G#X6C870OYHB(  
35Z3F\*N>%6F= M7MFV"B)(J#H7\*7!LX:/Z/O=&P?H-,HP-  
S\*|YCMXMWP%2F/Z: (HQ4+2Y,P,4B%- M,M.8#!(S\_\$:SW+X#~8GPC S2-  
&9@!M55\_Q7/L((S,M%40X8IYN26!R!(B09 MB01/=&2.V@K>YO\_P7|69F<6

.5XF(#.P/^NVZHB4/"TP)?Q)76\_ZKT5UV89 MU^9\_\$%??  
%!!\$3UR(X4\_I\*1A)"I@FF+WG0\$23B' 7>BGBKC'CK?Q7Q'YCW1X0?V86/>F\_M0K0Q#/-  
M7\*J4!|"R,H0\*Y JO \_|T|NV\_FE3NL/ MN2?E%\* MOS@HW>@,5X>Y%D]576T+O=>^=EM  
M.NT=8C56G6:GGIGK;-H2YR"W>^Q@B^B1\$|B\_>?\*89 3Q\$AL\$TVVP//U-F(OU  
MVK;#V8^;MRNASLAMO2.ATEFYWY\$&!P>O9F-JC/8V MQJYTOUC?%|FE0)%  
++G.&|9RMKQX#+)V>V=^:"XD65>|@61.)'N"1 P A P !D !X;"/W;W)K&ULS5?  
1CMHX%/V5JVQ5M=+L)! F,%.(!"\$(\*F#0A)E]6.V#20Q836QJ M.S"M^O&UDY!"-Q.U&A|Z  
G9RS\FYQI?2.3?? ^">QQ5C"X;:7" Y>-NP=7,+%DBDF J"/\;IG  
M]!MW7L/2@"SBB>"#.!F#3F7%V"<|F40|P]\*\*<(Q#J2F0^MMC#|>Q9E(Z/A>D  
M1OE,#3P='|E'6?(JF142V&/Q/R22VY]1,2#" :Y3&|H\$=QKA(Z\$;SA2P6V2|< MBEC+@#  
5DB4%6"E(",W\_T7-AQ F@T7D!T"P S5|V 7 SA+-E65I#9%\$;I>S M W  
=K=CT(/,F0ZML"-7+&\$BN[A%\*D^|]@R&|.|->W@#A,)RRU\*! M:"2ZIE3Z]%/L-  
RR+4T7]!BPXQ1N17@TPA'%7BO'M]HUA"8RIC2G>;1G4&S MEC'  
NVNPK2MH6LU6E;:Z^,>40@0\_DV.7BV5G?/8+?"-\$.#RA.,4P)"\*,F4@Y  
MOH^\* \$&J\_\*|A2M"\*Q\$1^N8(YDS#2\$=\$@"2<8/^=\*EZ82)R( \_ZI6\*1?1JA:A  
MSY4|L4,A|AGJX!"8|]'A0OVKX5@?JARZ\$-F97ZW2KU8=NSNA>RRD.G0D+#C;  
M,:Y/#A1#/'|'#KR@|2&98;ED\$OCY8E%6!1,H8#;E?PXA01\$.B( LF2!;N/TM|  
MB\*UBK\*HL33#/6;3=Q9HHDE&,-E7.ULN=3L9+3^VAH^BJ+>2|BN+,Q9O2Q9MZ  
M3A4^H2%+, (S5WB9T TOT#)XJ+%\*I<5#+|]L%="&RL]2=,G7G3|APSB7|NA#9  
MF5\_MTI\_VJRMXD%,X&87N,O:NTVHY|:ZY/TVC(NJFT|;+J#-|G5)?YQ6E#- \_@ MD:Y3\_>X  
CR4)R7\*H2J'V\*;^|8!>K-L|G:7Z\$TI%3F M+5|YM6RQ^UEC:?X(S\_OS&>  
(;0@7\$>\*V@UG5;';\;WGSB62|K&M<,:EZT&RX M59|)F.L =7 -F#Q.|/\*#P\_W.U!+ P04 "  
#@EY9 >5#\_U(# ".%0 M#0 'AL+W-T>6OE7|0M|-2;SB]6U\*JO77.  
M13GREUH7GX\*@G" |I3LHK65!AD\$RJG&C358N@+!0E:0FDG ?=3B<.LW\$2F=.3?  
7|S\_M9+Z^IUG|V(|1^@Z:B=)IF-#!R,G  
MN47%B(D|ZGD|\*F:YWSDJB<\_D\$!\_.D5SLV:|I|!745C8>9%+MBBGP[8/1)3KT' MPD?^A'  
V4PQ8&V!P5>Z^1,2%7%MA'L M|UD|\_0#8|L @X|PQV/7MP'A8\$\*VI\$C>F4TVN!|I|  
7MV>;@KC<\*()NSV\_!VA MNID@,ZE2JIHPH;|=&@|YS<".8HLEW+4L  
@"UEKEII(PLI""5ARVC;AC9.>7\ M#I|^G|F>|CIK|5Q5\$\*)I&D-  
UT\K8#NBWU:QV6|;W(EVO8 |2?UF9Y8BJ#Z5& M;Q7-V+KJK|/& \*8>XNJD\*/CF,V<+D5.  
|^\*,#CH=DR\_.64K% '\$PU\*96X&J/\*] M!ZHTF|=?'BM23.E;:\MIG>&>NR?  
H^= \_F>4\$%582W39O:?\M9?K'CJ|/EJMO  
ME4/#3H\_U\*\_VMF^R=@LGX%\$R>1\$T.3L%D<@(F^Z\_VK7F|R>@D\$AF^29-! ?5QK  
MG0GW3H3-J ' R-O"8S||?FGKZ9G]\*, MK+B>-N#(W|6\_TY2M|J29=0N)J&?  
MVM|@>6'</'M-+"92NJ;IL.ZJO:QJ>J9A MHM87\$  
Z1F^IR(QC'8FX\$, "P.Y@#C6!86YW|:SP!=C|4P;P,G,D Y Y1C62YD  
M4GVP.&Y.8B|W2L,DBN(8R^ADYG0PP?(6Q\_#C5L.| 0.+ Y'^+M?X;N,5|GP=  
M8'OZ7(5@\*|4K\$5LIGFM W'D#1I\*X=QN+ PQL%|/#:@?CN.%!3;DX4P:YBWK G  
M&\$>2!\$.@%MTU&L=(=F+XN/<'>TJB\*\$G<"&!N!U&\$(? TX@CF #Q@2!15|&# M|U&P?  
4|N\_ CO\ 4\$L#!!0 ( ."7EF7BKL

-8?20\$3; M8T.P6BP^0"X99K>|9!;G68OT'5R\$!0 ,RX M |  
!X;"/W;W)K8F|O:RYX;6S%FEMOHS@4@/^\*E8=55YIN&FZ|;#N2"TYC  
M+8\$,D(SFJ:\*)TZ(A\$ %M=^;7KR%\*YS"7DWTYDZ<\$2,C'<>SO^-C7KV7U^:\$L M|/-\_  
WE1WPR>FF9|-1S6RR>U2>N\_RJTJ|)5U66W21A|6C|-Z6ZET53|IU6SR  
MH7%VY@PW:58,WE\_O|S6KAO"@;-2RR02?I0=V>:|'"%\*-J|M)& MW57E|S8K'MO;Z\*  
<8@L?HXK!\_W07QJOH\_82S7ZVRIO'+YO%%LXMCI?(6L\*B?  
MLFT|8\$6Z43<#MWQ1%9NECZII\*/TK"&+A M,?TN#GWI\40?W'\*?!ZY@ -) ((TC0MX; -  
)\$ (VC0,:)?IF\* \$!:"1U1,A> M)&T\$TCXFI D@'032.2:D!2#/\$.N&|Z# M1 +  
("P3R@A9RS&7\$%MR?"|SB?!"#L,3\$C#(B5DJP/X|PGXS(A3\*=RD1+ M.-DUL!ZQV|87@?  
M=C|9|B(62BSN6D(6B5D8=7\_-%C42"Q',!8-C|0@SRHA8 M\*;=A%(4?  
V^9^Q^\*Y/O)DT)DO"!/=?R FYI01L53"9\*+\_C#S6W;S7PIA71L1B MF:5?V\$O-  
9JKJOEXL%?.R>IF7|7,%IP,&)A:#6"RRJ+.5GJ(D5;K2DR3&JRHM  
M'E7|K1HR8D8QB(V"IC6|+-9 9RW\$EOF6V+ 3/17-5?TG1,/.8A";!R:6Q?  
|EOIPPS7Q\*1C\$DNGA^GK/Z+/S#WN5'"( MB0G')!9.#\_/#7#>X3+I1G 3\$Q|YC\$|NEA  
MBCB1TVY2LS|-,3'WF,3NP?,V6!\$P,?>8QORRA|09U"W./1>P>'!..FQ;F'HO8  
M/3@F+#5:F(4L8@L=3M9|\$<5,9!&Z#;|J+ZKH@LW1IT V1,6,9!\$;Z3"J U\$Q  
M\*UG\$5CJ,>@Y1,3-9Q&8ZC'H!43\$|6<1V.HQZ"5\$Q0UG\$ACJ\$>M^M|KPMAF\*6

MLH^U/?K>Z\H6\*FLG\_?4HJ.HV)W(KRYMM6^Z Q,5/9Q\*;J8[H\GK"QCJM.  
M3+T[T9L:VYBE;&)+I3\$#D6[ /\$4TV:P4\*#C1G\*)C;4KQO|CLL 5M|JM=%,!  
ML9WP(AA,36S,3#;U,AI:!.MA8E:RCUJK@|F3C1G))C82C@DS)QNSD4UL(QP3  
M9DT.9B\*NE:'8L\*,R<\$LY!;""G0MB,GQ,0LY)#O:GLKT+|KCK;QA1B8A9R  
MR/>U875D6')P,LYQ!;"Z\B|36.8A1QB"^&8<-QTT,UMQ!9"5\_E|!1P'LY!# M;:%>5;Z?>|C  
A3N@',Q"SF\_YJ|^%A5^FJ\_V>Y\_U^|??\_5!+ P04 M" #@EY9EW=RY"P" #V\* &@  
'AL+UJR96QS+W=O )6ZKT"+,..H)4|0&K%!YB"2.7&X|N^|H#))C|: G MR&=DE2U?\_Z-  
/5MF/+V7?#KON6+>|4YU|'O;'NFRVPW#ZE5)=;F\W)Z+65H9J|JMORG#LDF?  
^^OIFBZ'?>>W,R>WY9-\_R6FS1UD\$"0 M3!^D\$\*33!QD\$V?1!#D\$^?5! 4\$P?M("@Q?  
1!|Q!T\WW0 P0|3|^4YRCCG"!I  
MA#6!UAFYS@1>9P0|\$XB=D>Q,8'9&M#.!VAG9S@1N9X0|\$|B=D>Y,8'=&O#.!  
MWH)Z"X">@GH+@=XR>MDFT%M0;R'06U!O(=|;4&|AT%M0;R'06U!O(=|;4&|A  
MT%M0;R'06U%O)=|;46\ET%M1;R706T>);)01Z\*^JM!'HKZJT\$>BOJK01Z\*^JM  
M!'HKZJT\$>BOJK01Z&^IM!'H;ZFT\$>AOJ;01Z&^IM!'K;+:.0&|#08U;T.| MC4!O0|V-  
0&|#08U;T.|C4!O1|V=0&|'O9U;T>|G4!O1|V=0&|'O9U;Q|] MK"30VU%O)|#;46\GT-  
M1;R?0VU%O)| |4.|@T#M0|R#0.U#O(- |4.|@T#M0 M|R#0.U#O(-  
|1C^;\$.@=J'<0Z!VH=Q#H':AW\_\*3>=?C:EWKM^5|C3T\$ \_2?5P MOK=<'W|9?I|\$G!<7G--  
M17WZ"U!+ P04 " #@EY9UD@C+OLG#|]N@"VP MX  
=,J51D|BR72A\_CY,"\$@@J4)&XFT:M|;D3CW16;|]|A0GVZ|MX|Q8I>3/ M&  
(O5BCH;2^>ISRM+%SJ;|M?PP+RMUO:|F)C-#\*M/C4=Y0 ML"|3AI7O U|/W3Q2"\$U-  
DUL;TK7M\BZV;5E,SRW%VJ39>/ ME-\$'LG5<\$:6N+7=%C\_8GIWS#M/OD!^>/9?  
8%YIVWP?F8)Q;H|W%O(QE.3WTN M1"\$U^U\_Q/3&7/OC|;)AV3?4/L\_/U/KFP'N<1V?  
@X\_X\_SOB|\_B\_|\$"!|2) ^ M%\$@?&J0/|+,'4@?)R!|G(+TP6&UL4\$L! A0#% @  
H)>665^/%#O \*P( ! \$ ( ! MKP &108U!R;W|S+V-O&UL4\$L! A0#% @ H)>69E&PO  
M=V|JR:W-H965T&UL4\$L! A0#% @ H)>6:4W-(R^!P ME1T !@ ("!'PX  
'AL+W=O&PO=V|JR:W-H965T&UL4\$L! A0#% @ H)>6==D0(HK P O0@ !@ M ("!|2  
'AL+W=O&PO=V|JR:W-H965T&UL4\$L! A0#% M @ H)>6;|0TKST#@ ;RP !@ ("!)C<  
'AL+W=O>P >&PO=V|JR:W-H965T&UL4\$L! A0#% M @ H)>657X3H.; P 5P@ !D ("!0(@  
'AL+W=O&PO=V|JR:W-H965T&UL4\$L! A0#% @ H)>60^:NE\*D M P IP@ !D ("!E)|  
'AL+W=O&PO=V|JR:W-H965T&UL4\$L! A0#% @ H)>60!ZCZM# @ B@8 !D M ("!\_ZH  
'AL+W=O><7JG82 "#-P &0 @(%YK0 >&PO=V|JR M:W-H965TN2M. P \$LL M 9 " @2;  
!X;|JW;W)K&UL M4\$L! A0#% @ H)>69!M8SOD!@ QQ\$ !D ("!E

J\_)K/TVMD5!,9^@|&%3 D7J\_ %:3+?I M#D-@E%^BQ^VU&UY5NQ0A0@+N&TA=  
<# \$1F'O,<%1HHGI9=7IN%K WX4S|&#&ZG@G=F MVZ1GH(^40/4\$KA;DQX?!+9%  
<4H\$MG/'<'I8!99Q1Y6D.\*BPEB48+OTK\$%@ M&;7|!A#:+@!M)6V7!6"S1;H\$@8W  
UKQ|TD.OC\*Y\*#!"!35&P53)0>KVNEME% M  
R7AOKT(2|;!)S9GBK1ZY<57\_D^7MYEDV6M5HA|HXE\_M@SV(^=&KQU;!#S)  
MP\*N307X8B+Z|TJ\$Q\_L\_8@VCYQ\$@RLM5(B#V'XBU;5IMKH M(4SNHZMX,JG6E.LR?  
%:NWJ+A\_4!+4%NW!P&OWT5:08D. IO!;8\$P29B4;- "N#DKT+C\*[?M<9 N4%@+\*4 MC?  
J@QNC#^:Q3Y7<"G62|B'0&3I<4^IW@"0|1MT&UMP|:%ZV"9L|#IWK8N6 M7|)\_2?  
P76WPK:Y@&.NX,IB03YT527/,QD^HYH7,XF%F>\_X>>I^?I^;|X3ZO, MZ|)  
<5=\_ "E!Q2!Y000^%, \$-O SH;,-EUF6+7K32JHG!/^)..OV<0.V| 0C|SC  
MS/|)3T5X'|:AFU@|@T2F.PXSC=IE|PF/ <=CTTD7!E;K9:9O,)>"2PB09|^A M,-  
Q|X)F<^;8JIBQ"HZ)H;"\$APA">>|>|)CI?R&4V#FHU9H&1|SO#ZZ  
M3E4UQA|\*|"\_@90%KH.8|9EAZ<;9\_AP(0UIPZ-^RG# M53; LKYP\*,H. 0&  
F;9S;|V^|\*+4SG8X9)S6|)C>9=FX7P<)F,\*  
M<|W/%;-5\*VL!3;:"@KJ6\*,X\*G4|J(G94PGY|=E33&006Y|RH'U!"\$:L5(/,^ M7MYEDV6M?  
D)|XIUME#5PQ6|3%=V5P>5/' \$,G JV-@/0)\$CX!(0&S%N'H\$ MB#X|D8#8CEWU,!(MG9!  
(2&S%IGH\$B/+\*O!(0^PW\$NO;4(T#D!\$0"8AU;ZA%| M2>|QJ!\*^NFA')=Q+LJ,>  
;ZE&O!EAJ(:OMH&U,("UL0L;D|9;Z+I\_3;7V=;J'V1RV>;|DZL#683Y|JLOC>\*,;<| \$\* MC"  
(VSIQM .9|J+D((DW' Y\_+Z+O|Q#> ^'7RMR0<1^|F89K>QG\_#%?X|+G") M4DI7?  
(N\_)A8-&>YF(O|1A?|9M.-'=KRL?| ( 18@P"4\$=!4!)?U.10BP|P'G MA(".(J"TZ,( LX@<(>  
|5E!"0"<04-),7@0 |"V=QOI\$0!4!T 5^VL1 +Q! MX UWZR40\_%0'P)99KVA??  
7&X|T9WM;&Q2MC,"" %@/OTY6,-R!4BS4\$OC:X? MU2.K|O\*O3#/YBL,.;+J&PE\$<'|VA,  
(XJLLOAJ#Y%X92D8/87(?7<63R8ZY M1-K:\*&;ZE>L3.F'ZBEA\_9:0(V2WF /PKF681  
+/(.P8V")<@3%22QOVC-T  
MTE@J^&V)ID335A("GFE;TJWC8'M(9M7O0T&L)E83J^4F#U1G-59!9MR@LYI8

M3:QNG-4E#?/5:8T>/&;N|9;HC71FF@MF|:EO"T":|V(/ MDVA+M"7:-DG;  
MACZR@|1U0(WFDK-PB;9\$6Z+MGH2%8M7X< 4K1UXA|SXP50F\_-: 6,!I(@)\$ \$J M2)#B7(?  
J-VU,|3>8KTLN:|6,2!&.JE|R7!\_XW\_'T1R!&C:L|G2\_#58+&SD\_@  
M@^MQ/X8)Z\$WKX9FPU:N?8'!\$JOIZ\_|-,L^GD\*?\_1=#X&=>J-Z8#|R0\$7\_/4N  
M^663#Y\*/YBS?M,\*EQ?,V\*HLXG>\*|WR31#|:,@1\_3VYW2S6,MO\_R-8<>=%\$TB6PR&OHQ-  
G(E."G8\$RA,F/1 M'A(4>G^8&L|8XL|\$FTQ"V\_(MWS,,,H>VZ;N3B<,C\_|!F|E%)F-  
VS3N4E\_,L M\_>L085"TDZ|HO1)?GN%<.1M1\_&7Y""909\*|QFM9^RU,L\_?  
+J\$#DIF(XM\_#L MK|X|-N6D/0'6@2R?  
P\$;)%\*>M+LG;1\$G&3PRC;4TNG\_\$|4N1@!OI(0;Q+\*# \$80+++,0L7 M:?.1F\_9>W:  
|5K.A>3\$@^|?E|R-M7!XGX00S7\*TK|\_M"S363U\*GQK|<4KP@|A MD7|9\_;EI#&V|^%?  
ZT"C|^;Y7&<;0|:Q2K|K\_<|OD-"@:E|B4<\_!51R(6#|=P M=W<^IUAP:7\$F|DVTR"(,  
(|5,G6EPLO'Z5|."9<^-7E8|:U?&4.E3/A8Y"|\_5LS4KVQ?>P\_.,2W: MR8OFZ%  
<>+5K)1?/U\_X^6K-R2|1;3KYF|L+L@1|9\$-2OD#8P3K@T?Q:NO/L,= MY1|N^MJ?PL?  
%6^U?81+AH1=)\*YUQ49:.\$Z:?(TNM(|U2>Z@VS<.,4Y MHBO155&Z>MVA\*U:,"YEK--  
Z>@.A\*=%64KGYWZ(JY0:ZSG;9+GQ-=B:YJTM73 MNT-7"Z^OAFTPVY.<,-  
\_8ULJ=W|K'U>SK)I\_F(MG(^U=\_'C8Y2,IN%,6|O4 M|H|J<6M9W2'?E#2Y/=  
+;S"+@/2\*Q=FX&0J"(2S>X@ MT1T\$ \$1KMV@@  
;.\$'0)37>\*1Q(|P/MO,MFMKQH1\$%9\$H+Q^D<23ZJ"DZELLI  
MH|:741(8JT8|=.@FMG7S^A|!Q\_2+,RJ7;X\*)M|'2G7'<>\_I@|!AANLS6Y=E M^5# '\$E@?  
9C=WS2GC\$(7.88NS5N"8@|&)WO\*T>QU)NL'0\$Q#X"L3M^1,^\$  
MXOD|\$|+|B(1\$E9#H=|=%YEFH\*(;\_G-DQ:"0%ZS,W2L/(AT'R\_3+,\$?7&E?  
MXOG5|P\_D|MM/L.ZXP3P;=0|3|AIDQNLEV#LCAO,|>)YB92?R?  
>WG4W=|7SXFk>H>YXOGP#\_|!|G|R|O01B M=SQ?/N89,EU:VP0"HE)  
|(|GRS<=%\$\*5UOB0@\*@1\$4^\_.X|O'W####9FY7W%Y\*M%)|O\_:=H\$Q3XE"0'<"Y??:7-  
\$+N%UDXP|YQ69\*YG.=?EYMZC0|4|SF|?!NW. M9|;C.1MKWTJQ99Y<4?  
\$<)G=B\*C'UF;G=B03P,1+ 8ZXI\*Q2\_6\*H&8(FE1UFJ M2)C\$\*2QU1=JZI=?N4DPL50JPQ-  
\*C+%4DC.04EF\*#;|MGAK3L5:\*I&H@EFAZE M:7?B;'Q?  
7\$X|;C//5|/R6K/>\_DG=\$57FWG6JA=H?L3%8AB8R#2:;IGF3L#IQ M.@>79VLW3?  
C-.%YBI|"3ZOEVA|E|LH.6)|LM9D#G|OXO%W|,TW1O|^/9B  
MG|95W|OK|/L;E&|/BZ^3O^&N(6\_3#26O^(.3CJX/ M;NK(R,B7M;FF^GF5W  
M\_WA\*/Q/YO9")9#5)QMLFF3\$(|&%|2P|QC#C6%8Z9;7.,(|=DEW\$GCA"U.68  
MU3;'3.281|HB<>QB.;|"O+/IR|<66&8-D:;B9P+)|DPX/PB^H93Y\_\*>M;ZF M075Z4-  
2Y\_+7H^H\_E/\*FY=2TO/J\$+Z,O,C4MIZ;E|2P:-2TOO634M)R;EE/7  
MMV;B/#I3\_|1;=&TW-69X=6.FZ0^C<189>9=CK&=\*9/A@')+(>9'C4M)|I> M\*ET|4TS\$  
\*\_9\_DLDWFKV' )H1%>58\$MT M/4Y7P^Y,#KT#D@6;EKL>|TQ959\*H;3DU+3\_?66ETIBJ4  
T;-3.;ZMHS+\*!6& M5A&W3D)8\*B|83+=E96L1DA4"HF=J1;BP% #C|DV  
+&70.Q.00P'AAI8%O,- M604Q"(D\*(=&P.X1\$"S5%SS&8;|:V@TH"XP5T;:"FY66%>V?  
JJ#B&C=W)=&XQ M2UI"N+F2+C,Q@5J19RL#>48SC2>D,1"E5\$87=BF0PL  
&OX|W+1>#)'\_8 MKM3O3J@7U|\$W);=TYDHKF4H76^?4<@5"1\$X@D).\*.PU  
M"KL3&|S/GKU(|O(B.H!T;|"|8Q?@5JXA&LQU5"\*7H ?C+J7EQ+LW0FUX9B|  
MRBUFVZKTI21#FU0H=B?.\$@6-;)G.LVA=\_J\*0#QC8\$ !UMQ|X/NRTO4):4HA  
MK3N^!8ZM?)BE3\$|H J+4;Y4BMLY3@(|A98\*;!'\$<5SS|UQE;@4|09^|A\$+S6W  
MM\_3T>R/53=Z=<"Y3S\_MCVS8SI9ENE4C'/V#7)!;3\*\_?FTJHBO159EYEZ-K=|P<)|H8Q8(=  
|UR2^\$E|O MDZ^F(L%OI\_#5RCMHZYQY1B>.6&JC36VTV^|;|M(BU4)G1-  
/.VVA3^U%JC7@Q  
M)'|;)HDCVFC75E2)8|2QKG#;:YMC+G\*,2^X#0!PCCJG+;|IMCGG(,6DA3L0Q  
MXICJ"MI86FEC;|I4QMM>6VT\*>Y,Z;BS|P\_P\$CY5T%|^)5V^8/H7=%2YP?S\_M+-L.GG\*?  
S2=CT' O3\$=.(U.->XR32 MQN%3JBU &&OC9:2%)|/!:|XEX6SVI,%:C:\*Q|LOZ^OZ MP)F/;  
|+|L:.,/#@:09|Y\_D8LK"@O37<9ZJ'S9OAI' Q2LW44F^FQB#@<|<|M/%,&L\$H7\$?  
SF1S1|8EH,YOX"|"|6PYG@DPQ:-N|J.-EUY6+0P19Q@"PA@QI,6  
M\_8YO@Y\_%2.\$9\_%W|>I%,8?Z+<";>|?SP(QSN|&GXDNI+.CG|8.ZJW^RJ5<;C  
MNM|LSJ;|)9%|^)V06.BH&LWB=+FFG\$RFK;MR"\$FR<7=|G7Q|\_M)KL17E8<8!  
M9N9PGV+7%\*\$:G) I>'40I20H|L4ZRK,Q1O?3#/X\_M\$+X.^TGMX<6=KG>#R= M@!\*-  
RR\_FJ(?8J M+5Q\_ ^'|YU3|U7C|E^V)\$45%\_ =M^N(YE\$XP|<44\_)C.HZT'V\$RC9?|H|>7  
MF\_=JVKBJ<"3,EO#:S7&0A!G:;P4C\$M! XF21WAE%LW3\_>+|F/2I-,SRA M@&R\_@|IT?  
+H V>|A+><@#(8:."QE-E#\$D4PZ'GV,\$MHSW\$1?^8K|0>^:Q MAHOVBK4H&E!  
<3>=+L08YCU&"3 UG;%'GXDTFH6WYEN|9|K=#V\_3=R<3AD?\_?  
M%ER\$RY.\_|?KF;V,)=ZNW\_ ^|86F\_3JS|+6X?@|^?^A\$BRC\_-TRQ9XAZFH.+|



M>S2^%U\$;+\*MI-HW2H-T);Y0X76\_SN+1;UNBV!(%\_M%|\*  
/HT'P\_L/W3\_^\|OOWTSP|W.U>="00Y:A^WO@E?6O1=?-AH7U0R"\$[T!:"M\$P?F3.?  
Y02E\$SGQ;JL(A\_%F%^'3FVUD6@KL^A(=#8U&A+9WJ\_PJGN"F-%6C  
M!TF%08\$D\_IKF^4C0.=):!6\_%B%?0="!\_HJ#K3;S%|!7!D M)<'964I(L=|F|?  
>)^\_TOG";A/9,EKMWEDW#\_ \$F-M"A#3QO\_YI/L#7\_M'-N MX327T\$)Q  
4'^J|GZU7|^\|RNG?:U\*S.&.AG"ZFG,S>@#E=19|G10J/\$4JC?U:  
M=^F)=H&7BZT+#5J|0\$V/4EP'=UYO%(UC8@!.\$=\$^,'[H:X5YVNA\_RU?SU,M9U'QF\_%&  
\*^'SX\_75YO5RW\_\$,WC^^%?!Z'(5I8D5?T7Z?&3/T @VBJ(OTZ,%\_M>M2/:?0S?  
||B3M,I+@WHO&F\$"Q/"-3->SN:FETQ36,(D?M32)5R8,KB"IKDI M8G6U>8S1//>|'A-  
%:DA6/4IBG^",?V\$|O<7APW8\*;CC85OPOAXC6!\*|I M%\*V?  
6\*9P4T)#7CB#J0O>S5;7KW1M1|YO,\*YLZ|GR1AZV7R:X^4A2J|SI+!@\_M|)?%MH|CW-  
D0K|JPF0\_XC6@#7:MD"5Q#Q8X|3!>O M+XFI/-|/6B:I3I&UXS-W8:(%-5RDT9OU7|ZN?  
2#3N:"<>.CM2S%A+W:|E^(+ M|U^\_3D=9P\_H61SJN>|XY<9:??/JUT/XU2^|/S>-  
H65|A;\_2AT;AS>|RA|Z MMEWJ3?M\_;GKEGJ\_OT9A:&I/##[IB"/Y8!0,=H|Z\*2|6\$|  
H#J4IB&3!T(TH M.4^PPX|/%28BC7,O\$A!Y??\*+U2NSE(AP.S;K\_+&"3FS4  
M\_VB+HYI<|K;G!,H\$;VV^F..3'E/|J'53)|M|O(27C|\_E,!F)S;VR\_KN  
MDSN!VZ1>)|;G^48%%|DTRO;G/K8J|=;JV=G^?AG?3F7!QYV-:;\$OK#;-  
M..|6A1|+'00P.\*;7SSU3IS48<8.X(6X3A8CW\$/&RBE\$1V@GMYT?|UOVO3(-2 MC+7N78-  
2HD-?Z7"D\*U|)Q>@P+6R=:\$&TZ"DM2AT0=A\_|J|,3+IX)%?4E6|F& M|A?  
0NGC;C(!|NHV;|L|M+J7GZ7DRBEV2;)Q4P,|>Y?P4\$-D(I-Q+J0|  
MF@(|@HOMJ7^~K5JM'M(-'M&7:S'.M\_K"#1&Q5/%60KBX6J768ZSL\$H(L&4\*TS  
MVD,4<>9;OB(HDM/TZ7"D;(X64^V36?10WT|PKE=X^M6\*G!95W#,51N+"|)\$?0  
MM\*KW^\*CW^'),\$\_)VL|G3KHQX.NFF0>PF=C?|\$|O+Z@Z/#'1\_9O\*|V,|&9V\$QL M;IO-  
=:X\$CB'+;\$>4)DH3IR6R>X\*9|4IS0A,="8Z M\$YTET;F6\_FU),|F?  
E|,G|#PK;DZQFL|JFRP^=+%,Z").1?W\_-WDATQ\_12VS\_8|L53WE1;5&SE29V/!Q=9M\_?  
F0/<'WD=7=TD4\_M\_G853F"P;|+9S\_IQ3W8GB+,|I62OEZ-O9.<3|J;9+|68^PP)B#P!O;)?  
@I M&%HS%BTAP1EP!^.-TUQ;|&MJ(;3|1W\*#Y\$&'08%.WD@9X>G6K> (=YX>L>E  
M:M5@I-L-N&CQ|BQ(AN>>CHOXNCEW0<16Q=\_N| ME-  
|SQ0NBPUN^NLO!W|1Y6+\_WESWDU+|@'Y;B|H7!N%Z8,V@9?6K4U| MJ/-0)TI3,\_K0|LL5-  
|W\*L,%4>Y+JR5L21M4@|6\$^U?;<|7|ZU8T\_HMO>M5GX|DU;472?3UW;>\*M|9+  
MMG|,DT0,VN\$0|>A0\_1J@^OP.|B.H=:+R5JG\_C7" M)L?H|\$L3---|K^?@V\_+W0ZN\$;  
MN6!;DC\*R1-E-E"1\*/E/2:962^S+O M-P1UI>7;-T|2MA-  
USWO(K|83#GK1@>L:SGKLA#45;-BK15\*\$O?0S|S6UBI5M>"CJ4%NO547?%MV"G7/FY-  
A)!5);P>?Y'W@!Q=87#=#=6P9WT| MIF00P"Z>@,WP2|'LS1RAR1!0(\*@537EF" X74-VY15"  
M5#Y|J;XU47:6T,2Y4W\_7#=#&31^%\*?K|MUM%YRVE)^%TEO=RCD>C M9;\*.  
EXGP0C|@QVSTCSWF\_K%HUS^6|Y@'0D= D/M5K1X#A/L+|WI?AW|/IHM  
MQ^O+,KXU1=VBKYJ#-G(?=. B@B|:\$=S^%5UA|3"3<^OLX\*U8|L|P,6NC;+5  
MMH2+11+\_#O(@BV9/VK\_5T2KLAH7)-|CR4Z/CG2VY@M'QPWT5CV+9JMN|.L(  
MB'F4B2B('QAW7\_|19#=#2R|,"(!^7.:?C44\_|J'VI%O MQMN;:#\_A^|6|2+SO?  
@X;+=ZX>B(&&9,W4H=5UPR^XHB@/@/88PK8M'|59-+/\_M'D0#^>GZF9V|T'|#7CXB=  
<0TQJ+K^@L\$'(S\$30^(K")TM1+M\*WQI! M5>5JJ!3WT%V?P%  
MN!08%P5\_\$QJ%>/TF#"U%EN8R| U%0^V|3JW'#5R/SO8IBM(Z&F52?P?|4|\*;  
MU(M+|.36N2VLCL.M0?+=2T5W%5605HWV98\*HNQE/5"C^3\$8'6Q453+ @-WM L  
MHP^:FWX-Y|^AE@7DUN\_-Z9P^9|!\$T;%JT8KQO/F7931|  
(3I\*VT:\_7,YOA50RAX\$IE6|XVH;K\*H:U\_;2O\|E\*!7G0TJQP7%C;@Q\_+T#!  
M5GI?;E3Y6F1M\_O!|AO^|FT4?YO@EP@|V|<|>3|/1+\$ZC|<=9>+^%&^?(F(PS  
MC,D=!)\_C)+L|/R/M;D=3(9N!)^5\_M5%U|>:I+@2CUX|HD|WI03M=-  
\*@BLIN,93QI+U6#GH&Q%!8MO8G3"O,NJZD M&,9&<;C'\_?^R'D9QA0R<|?%\*!-SP?  
9V;W'9LC)FHY\$%HUDM3|,ERAOEN|?YY M|GG|;SC#Q/V;ARB" W:21AGFF6\_7  
4BOY^.;+1,1)665=;\_/\_Z/HER%TQ! MTK^G%R3|>\_INTO\_7CQ|O/MS>?OKR-  
^WK1^W|A^~?\_GE|^~F?VZTZR\_OM9L/ M|\_|Q\_=/M)\_CGQT|?  
KK^|P|]=^W|AP^?/WRYO=E|"! TT^7#\*!I=IRD)G!Q: M(NQ\_J\_=D|7:1|)%<.  
|!%1;A(F(ZYB"TO.XHQKE+CH\_>P|\_@<5B+WR\*A'^&K MM|J=I3\_#A5"E8)|??  
F&L3<(15OL13=%@Q4"Q2N C;-TQ\$X|LCS7=8\$X#Z9+\$  
M/|\$\_\*S2TS<|G<3C?"8TI\_L;|L|P%|&OVW.?W#XKK;Y|E\$6)RVV6/V\_,LC|2-0-\*>)=  
(J%D1K>&8'Y|!R M8(M\*P#\*HV;H5\_|YW!%1H|=H>5Z1O  
:=>JDU3)'MYD73C!057\*G|H5LVNO6,H ME+"&C\*(ORLK;5^\$2Z3I>XH5<".\_B92: \$;|\_/PD?  
5D,!F&^CJ80\_0@@&4'( MK\*+SJ@<|!%QB5^(?3'MHV\*XB@VH^#P0D>AGJ=D!/N



M=C-.9#<0ERKJ2 D^Z,3N RV)TU3+M1\_M%VU+#Z\$8C)))+NK MAMZ%:9179C5.CN\*1  
0R\*TM0'UJ.GA00@M#I=%+%;TZ18+66XIAHHY?3  
MRJ5XN51A\*F>@DNHU"0^Q4S>HJ|@1 FBA\*#\$6LUJ\*E,PPK-  
4JVU%E"!\*U\*+\$TYH0HA)";D6X M6=[I3S3\*;N//F,J??%EY59,\$\*X@JGEP189LX-  
ATEQ)I^|6;K\*FW|3Y\_08.9 M"D?V;?PIRL;)/G3Y3GCI(1SK234\$?  
|N@'J%Y|;U?/P^&B\_%5Y0|PX|H??)\* M5I^YIFD'#1VBIM/;/KW:A:V  
MJ50\*I6G+EB4'H;'GQH<\_S&<)O\,9|L77<|S\_MZI8\_N|Q|X#C,\*\$@OK98-IT:.\*2&J-\*  
(\$>#:P\$E;H:O=N>36E"4|=QU.C%U5? M)|%%0(L:NM+Y|J"+F4;MK#(%P=56\BT!=?  
|)\*^;9MB)(OH!& M/5N!.=6B4,K99>CY;C\_?;'3&OK%91V9US,#9=\$,+^5P?L;%WP4L  
MJ@5?^8@|&WF>;+ZERB@\*Q(AB!! B \*3XF'SCR|OI(+ (0&10@0Q/\*RHT:LNR  
MZ0@AU02)-9LCY-D^|QV\_\$ \$USHUDX?:QCFW/ZOY96PBV(>9?\$0#SG<&5C%,U-  
MLF8\*F5/ICRP99%(I02L8YU3)L M+EACCW/IE-;/S9,QGEM@WY54E#AS?  
Z"=8/+E|S@Y0T!TGN+\$TP)IKLP;?); M|NHZB5K"36|-I6O MA7Y).7.+F>@HL.\$AQ@UF.  
MUP56G- @O.C?N\_7"5|-8|:7%ARX6M-PM\_.;I8\_G'EY635M/3GQ)|V">RVS\_  
M(UOE.7E1)9TSE33E^JO\*15M\_/B3KT2S"^<CJ+HG"WZY"5"K>A+.;?X5.\*>|C| M19C?  
JR5|O1H)SF9-#;)?\*W'V'=:0.-H#9\*|KI-?PV5&8OVD\*"@^./Q.O;N M(!  
5>;&B|/N4.;)Y<1@4|>2!|NA|<.#77'0YWOMK8T|39\*H^N\_USJJE\*@Z+J  
MLU"JL\_<QW(>4>%9\*CQ+A6>I"P5GJ7"LW4'0X5G+X"M5'B6"L\_2R^GEYQ\*F  
M5'BV>MX3%9Z|K-),5BN%9UW=' 2.R|A1NPB#I&I+\$C(TB1)\$BK.#|6  
MK|C"S|HH)=U(^5HBYT+%U\_@|C7FBA\*Z^K>(#|TA|E^|8KJ|J;X\$J1:KDKK  
MZE25EO#41E5:U|!)H'?;5L;VD2DXG^PIJU\*5U#7,0N!8SW!|U,"!"  
M\$"\$JU\*5U#:I+2V3H%QE;J\$OK&C8=(<2:/K&FP;JTKN'TCRM1&0\RZ)>;+J  
MTKH&U:55E!A4EU99-C95E|8U1,P&9|E=Z'.5A,,I6)S:%54F%:UZ#"M\_33  
M%F#:Z+V6P,Q\_)V/X5A|9QIL4"IEH236:@7VBC,'U<;%""Q|%, \$LQQI09R?M\_0NK\_ENI  
MVLZ6|8)B=K7@QW@;W|36T|X\$^W!=H?6P)A|KM0Y1\$VD\_X0..H.6W.!5=7?  
6NZSB"8QSNS+;\_+ M^8J|0\_P51K43DGQ@T7&7Y8N-K'.>+W#(OCK7?++JV+|H\_OR,O-  
H|+03JP^ M#B#3TM>!7EH&E|TW| 4B+L |L(XM>A\_E\_G'?DZS!Z"P%L.Y-,>W"3|'BVBN  
M\_5J\$ \_U<#\*\*7I= \*G50;,+QLMXT% MMST-G9H/\$U'LSA=)J IOHL?8>E3L5C? M47M  
!V\*.;I3^..LL'OVV05LW%R&PVM'X.EO\_\$+|Q M I8OX#NS9 FJOLWWMUW?\_>|?\_ |^P\_<;8:-  
RWWH?\_NL?GVI\_ GW;JY;TF?GWU MZ\_7-A\_?:NZ^?OWWX^<^6H  
1>/BA67/M\AVM:"Z2MS# MK0OG3|H#| -&(!CVI\$WG6&,1!2-(RSG3,OCD-  
6S@&+B)3/L>I1GN,@A'PD)N M,MA0|=/FF6\_PC/9G?;WB>MOQ;?PI^+?  
QMN\_,WGPW0\$3\$SB'|,QS C\$O/B2 M>R ^FG^0J|G5\_ ^|A)6;3%=?^SRL5'QEO!  
20ISM&>PMCBC\_#7YZYX=X;,&' M5Y|8 /U'TWS7A>.:?YD)\$^&'GV\$"\$B\*+M>AQ,8N?  
H@@>'\$\_AB2Q.|@|"-M+E M+(/QIN\*LU#:SU\*8IG(-H#B\*,GC%?!00D\_  
>)1VJHO#3S50%JYY?#)^>/N\*J M1"C-|@X|Z7KN2014PC6;B'G@3^'SX6@\$A|<&"  
|A&Z^KM2#C|,8C|>#U1(3BS MK7W/'N >=0|[\$:\*/UVL6#?!?|4;|SZ\_ ^M:A\_Q MXMX  
H'G4#/WJ/X=:?"6J,Q+\_BO0|-E^\_3|% SS=5?%?=#+Z|.7C3E##YN#?  
MWNPMF\_ZO3SNZP342&@|H.W0,B-^FUS\_"Z0SM+; M?  
|.3H;R)"=VNC+L^\$3GEP/72@K@801DODZ0?>()H?ZT&UD4T.BJX M-  
Y@|%X2>"&E4GB;Q;|;\_%|J\*B|!;7553(4E0|UZNE-'!)=HV?'|YA|;>8NE  
M#BTNYMJ)YDR..=2|'Z^"U\*!-^.,)F?@<>O+C\_B MB,,3;A.T4LAB1W9PO+;E# CS?  
G^H"W!D\$)@AP5|I-O=MI!=RE M!;U> K;00TE-\*L)=1=T>3ZT|8YG-  
'=%VG^,DTDT03B%04L"?|-%U66^-PBX MSGROCL@G=?V")?L\*@TN@1C6Q|H-  
8MX9N22/KN73U,EE&772 |\$;P2|."%\*|9 M  
RZ2LOV9I8|.M|/^\$0L#2)AG^,QV96ED9@FMDR'IJKD-!  
M\$|AP5EO#7;>,MH|.|@4G>TBB2'N\$B3ZD6HRLR?!=N?'YLLLVA|&T\_-<2A.  
MJ7N7QX|G:5#?H|4R&3W AJ;G3&J0\$|HBRE'R^1)3.W7IW>84ED0BHNQT)<7  
MBOLB92!YWO;J0;@%\*|&ON-Q&\*K\_(J|U\*|<)-|H#?S>C:CZMS|5:9(TSPZ-  
E\_#R,>;B&34|2R)T#VU<9B%?SDY  
M.EL)85!D""@8|JP>FE|8|PXTMSIEPL<;+/5IT4P\*G7^Q).+&L:7U=(OB%.5|  
MZ5'.NU=Y\_W")O!=7H;P9Y @NZ4E>ZN1S!&?@N\$RE7T?<6Z\_ M(|BJZ,>\*X?  
L/TPV1Y74X43I|Z8(|/J\_@G8-A@R/(G+2Q: M%AL\$6D|VO'\_|=TXW("2A|O\*2 '75C&-  
+/+K/^|7GP\$|;I&%E)JE#PY?^-%\$ MH|>\*VH|BK65Y1\_6RO\*/&0WN4=6^|RGH-  
3J\_AHPSDHF(>>-NEW#4\*"IJR:H4EHQ7R-  
YA2=.6|NZ/|\$ZQ'D\*L#C7(S\$-1Z|NA4^O;\$|Z<<@:MJ M.HLS=I?  
6K\$|L6F6\_\*JHNFK)LL\*FW\*.;@P|D"C1\_R6|Y"QIR'K,TB52W)!U@Q|M  
MZ4J3QVE\*Q|2:E|7))EFIRR^SI4J).M.;|&?0;!.XN6W+\*\_@V4|M V|J,AS

M\KJ'(-3,H1G>OX\$6NW'N8T3V2YL[J5^BU 9Y+<(^YL#Z3PTEFYR,-C;)CFL  
M0>H&O\$ \_V!6O\*RL?2 \_&;79BUD&\*\*2^,OZ\0#FV25K=HGR\$OMY8I79;^ \_MRR);  
MKNA;7I9!\_55OS\937C#7#Y\$%[5&2(?4C]" + ^\*W?#T:T MDG+(W\*O8FV9>Q-  
\_S)8BB91U+=:6E99)Y%/#^ ^?T9%+@,-/B/-\ \$6[BC=F;PY MC^V?  
20I3E/H3'T21QIKSLN%BK,K8 XABCV;L2H^%[\*QG?&YD2#;)^9^ %KP10\_MI8S6@|V|Q|  
(%G>V+D&4I9;7F2Y4+^VIT++^M98+IS);W7IW9^S\*H&+0W7P\*VH#.QT.<|>  
MXWED>\_E!4J+\$L22Q2I=\$Z:K9Y>\*I!F+TS)+=ST399AU(KE3 M9;5RG\*:N+L-^Y(WM?:?  
17+\*25MM5):%8&\_H\_'JX-' ^ ^2T(6<.-. |=IPD+L#X&W^R0;C%\*  
M4#>PVY4J6S6I\$A6UQI52F|YG:BL@\*//L4NTI@IS:1TYRS407FX);U-/|=O<  
M:Q(56Y/=.%C'Q%9I&KO"IM9RJ610S3B@(V\*AV)&UQ4:VSHB!VL+VI!J=,'> MK6?O0N.  
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M;22B=[@XHZ&<71J2(2\_\*(I7P8.H+!\*LMH>8WYK&I;L5|QFJ\*.X3+-8^%BNE  
MS92%4J0I\*C.M&JI7D=,B\*JC46D2&Z MSK;8U Y?!VJ8=9);HC9O>6W>MI\$O40\$@\*@  
V47(//I;8-=K2>TM|KQNA(6 M\*/1I-T4NT(U|GK(UCALCV?!UH\*M6|O6)3-  
=AU/:9K<%2GO'LK|Z=D%<.2P: MZZ/@#I;P\$#L6SK<\_C-  
\*NMQAN#'QV3S!84:D@VAKNOS\*RUU'TU;:5#U^#\*-8D  
MUE3OFHS5W")\*6O,EK;|A>|OUY\_:%(J!I2H\_SVA^M|OW. 1I;PEX?8(9B&? MLB% 5I;:-  
I6K10VTX\$?!CT<'73\$ \_GGIE\_ =S:F/?3@S&%,PXN-B&I6G"VCA|+  
M%!!6LKCZKDPL|D1P6E&%  
(PN0FO661W\*=IAK9,@N5WH"LL E+KW'S+=L6)ZO.CK6^, MK#  
I201!2,+K\*)TAP,\*+4ZVDU\*::JH#)A%1S>\*I5>@457P#::V:6J"I-, \$W=3;8# M<|TR?  
M%|SFHQJJ284Z8F6P&I&&TX7M7 H.)WVO?L\*('L!Y& M,+:#Q84LMP'F  
\_G"C>|8O/'7I\FDYV1,M(.%\$SZ-BSHS;7IBL0!X|3NQN,/1 MV'D47648^AP&HZO|Z|O/0?  
A@X^SS\*?|M"<^M/I|@FE6?3ZA!JQ!!@|>BP;+4 MUQ/4)ZBO,NHKCA"M(<'\*#V@)\$JP1">  
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NJPO\*6MO@'# #O;=&CNO@S%^E7>43<9&+ M&6829?OBHIY::7'19HBM:6!><&2S.?  
(0I4JK67))N+ZG5520)-BK'I1VDNQUM=.Z:\*KRMRYEZ>K7E3((AZT&;@B'WY\F6M\$  
+F,ZHLAA\*L%PJ|.D6>X0I57; MF9AF1054@KWJ06DGR5Y'YZXB\$|  
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M(W%07!P4K|G#-(^WK;MW=FFJQ@Z1,<'4@JE/D:D/Q--IVY-.\*%;J%3??, M|F)  
\_&05>KD.\$\$(J"\*EPU\$C%9G;^(N?+W4HZ\_PF^%WPO^/X8?0BW;/%E>==,  
MA(+=!;L+=C^"FM\_ (^" \_@>\*62=HC'97N6A'C/I@K\_.NI+9;J?N|D(D;-G?R.L  
M77\_"LC\*7O|E# JN;#B:8@QZ@X&M:Y9F@114=%M7+7,P;!1J\_5/OG:6/Q9L2 M((SL+  
GUT|UBA63R"6YP+EF!QP?=P5O5!"AWYRC0G\*=-!2FPU^'87/SYVPR4 M%CW16?\*|L4,?  
T!1|H^'# \$"CJ\$;|I2 7I'SER4CE) YBI&5-17#|!&1.!,N\*6(|8,+^Q.,H" ;D">%%;-|A  
M#H<8H0E\$|9L>|L-&<&&\$H"7O,+.I=# "XT=BSWRY\$"" ,3PKS^|NDX|1|>Z7\*Q  
MGB0|DS+GQM|H|N3"|\_J=K+/"TR7=-U U?1H5VVT1=GH;)JZ;HL; M?JZKQ2I9=L?  
\*11DK'|4F@;UA4| |=,6 MO++ VNL#;|I+P.-;-@F|A:>|A2"GY M"M<-(W(#DFNV0(:J78EL  
|EZN SL@1=N#" \_K;| #M=Y|0 M;H?840'433"!ASN11.C//L"#J12N2QP|MA=Y,-  
K^M\_W":@J65XNGSGYS4@\*9(\$)|#C0",UP@E8X>2:FXS,&F|R@^ ^ \$ ML=HUS\$B|  
<7\$4'#6M E|L/%Z|IY%,S0BP#^98%%5O=KFO:-0 0ZC0<6#K1+^LL  
MJ"^I6KTZ..Y6\*J|N/+?^@SV9.@D9W\$TPX'\$ \_M8+9\_=#|%/8O\*;|;-  
W1PWFSB\_6;)433(\*CG6+?C|M(# #I F 36 P+K299F25VU M5Q,";|M3=K,LO|04\_2  
LTW98IFG\*>\*7\*4I9ETA)4R!C6\$K^#  
ITYM8A'M<<&\*@^I)I0LYJ2#|L>/L(I1>>W(2VJH=VFJ74'HV M2;'HB5)457);%.,7)#=#-  
GU:D=V6"&D6Y+2V|DI1A/I M\$79\*[XA.B9-  
JF5GOL,@EX6>!VZ!EUM5FMU\0%+LL|L^+U.K(L\_ \MQ#QR+Y>-!)GW6UNOCTTK|G  
Y09|Y2WIFB,\MDF-7>6HZH'V)Z\$;NS2Z28CH M,|#0|91%EM+78T \$ \_::3!YZ2-  
7/5KVY)HS"JH8=S9O#URQ@5.L\*N 42ZI6  
M<6BFANT+V|%7|G,0DL\$D9#.27)\C&TDOL|VZ+!>|<1"Y>,U%2!%-+W3;., ^7  
MV;Z(">%VI|?83!;,8'POO25'X\$|14Y|CD3/&X6;@E?NY>7=10\ZZBP|#= MC  
M,&#/(GT)J \_SBW<;C'V|VF|12HL|7 HX.,1Q#(|2!D=';! MDI:&>!6LR;-|6L@P1-  
7VE\_4H,L|N60|0I :N42N"X \_#;>\_NR"/W%9(MR.5\$3 MY^@U7KX9;|;T@  
MFA0VF%6+&LRJ|0UFL:~L|>/7F|O!'W)U|XE%XJJQ#J=& M W\$C8I.Q'<9O) Y(GZ|I3-  
8^R;-N3M=.7MUX")P|. ^R/?B:GD=#2F,2NM&/  
M5\$WZ:\*IX@/D)&\$ \$I|#2)8"%1A"|9X=5X5?)X,&-|2IT(KW/A^7W < !T%K&5  
M1G3),K"A87\_ %?AD( GJ.\DN.N1ATA\_.7.+Z+X'W0B6|L4.W\_#5#GT.\*<5N

MB1Z0;L!E!>PPET7%2:-8\ DFR3V%HO8I?B1FQFCH-9U@^>?4"%D\(!^)^39  
MOOR:'SFXP\*8! \$1SMD-CN&%M(^1Y|8 >Y20B(Z1\_0/1G2<'&|Z( MB1/!6!;D|!"?  
H^@R8QNI'M;HOK5/0EW:3V""C MVI+-AU>Z.Q:AR:EQXR;7<\_JZ 'L%:0 /%^RZHN-XHEU  
+NV@U|VV'XSPZ@% MY^A40UM|DNZS|8;\_:7L3.O6!  
I@>#1/LQ.^L|&&P1#Y=^<>TGUW/CM|+'Z53|  
M|%\*39%V7=+7BP8X;L7==RXEJ)%8BZGDEQ8HH6VBX<%ASS/90PL\$XNU1-R52L  
MAM<|-) ?YF=.(AQ=PTLX8S=-=#JJU3 @4!;!%0L"HAQ PT4+0Y:K&OQ|+-AH  
MB'L#V.,!Z!:?WHA'8\_69|%)|0 A+ZG<|\*|SJ\_#3+|=-/%YC\*H5&65HEJ0AU?  
9+4^0%Y<8/I4\$^4, Q'-0\$ IT|T;#:.3(P36UU2'Y!S|2GH>UY\*#Y>,-?Y  
M\$X|)\_1R|O/X"9|;A6=V0!(RRP)H9N3|\_JN\_9DPB^1-X:V6\|DQ#IM6-R8'|EF  
MBR(#2H%Y7&2E\$2XQ25GF61W096^D++<;3&+R1%EN-+1?08\*-4T\$7!S'+ZJ:W  
M)AFZB#@!:@,F/L6LJ|T""J>Y/3\*8Q)C^Z|O1,%UB+H|5;FC!,A\*^\$USSA@76D:|BIS0^K9V|  
WT!<1IAC,& MB03)'SK(A'L&|05IT,>4\$(X1Y\$|<+%/6/B)#ZCF,K2\*0L;,\*!BK/P2\$3'R,  
M31Y,,ND|Y<%LF9SG\* A J9AHF6F|5R>KWU|?+NFN\$ B5S^# MB%Q|%\$@0R/?  
+E^L,>D8W9DKTH&Z4T9'I?C"=%-:+,!>27\_2\_B0MIHQC7BD@ M,<::;%C'  
2E|@L<\$DR@F.K+:7\_ |\$5>Z665#|G4)\$P;PZ>PND&Y6%EO0%^2R M/'E/Q<53&/S  
XE&D2;:'60;&&X#.Y|46B4Q"M@%Q|T2#5|;\$;'A/U8 T"\$+N.",FKXR)Y49H\_"|@,D, M?!?  
RE/WKT.T/44",P^#%=6CN;J"Q%Q=D12IRF.0>X1Z0D\$<^T/7<%D'49\*4G M(!<9NU\$  
)%HP\$2-&|Y4)TSAU51F\*UG8|\_4(=6|!#1S%IKA -4T,1R,Q|826T MA'.71&ZQ1)I# :WY(-  
0|&/^MW)\*-M'L7=(BL|U|44U'(|^NR;O\_>KC^ME6F0,67'S4'  
7EQWO|3#'AXS4/,%#%\$8XF 3 QU?@\_B)&1'B10^@-('?.GW M6/H(@4+?-%3 C8\$4-C?  
AT(:%OW1FX). )X,TC/)QZL\N|NR\O MY-U#YU;'M|Y=68G-  
I/'S^X\$>74"\$,E;3/'%X007PREJ>+--!L(FU>NV-Y@  
MS2D\*@&6QRCFGJ1=>UR'W/KGOQP\$FWS66>U>E1-P@=H:I""VZF;!" M3I3(!A  
MN1%E2OM?.\$^>9@^PUJ;|W|!&8\$UPLVL#\*H4\_?HD1@H8%'1".^A"/.0PX\*ATZ M@\$?::  
.Y'GL3># @E'!#5^,Q"++I(;K%|4W7@:|%6.6"M(3B MLHUE.WDEVBU|VBH3\_)F7\_?  
#Y+CIZGK82>-J!)R> W!|7\*"Q!\*.M?B9|Y):^A+;) "Y#?0@; M#L+6&L\$O+CPJP;3KHQ@  
J#M ;&Y\_XL7,Q1NC1|"/4^"!1Q %|L.+Q6GB:>% MGAS8H9&;V(LAM;:  
K<>W|+\$(;7!PW1&Z,ID)BD81J^R\$;UFS,'P1?L"\.(;Q M5"\QV14'K4103B4|!A!  
(%MMD.8@98'4&?R0LP"L\_7QTP;.:S-</\_^.-@>@ MXZ/M\_P"=W+GJH+IFQBK\_"!P  
VY,6|1,@J\_CVOZ>J!(T'K(K.+|0% |=E\$8A4 M()5?Y\_X-)'@\*A>B-  
K|JB)R55Y%X\_Q="J^"4^=J)=IP(2K'R9CC LD=E5" MHLSHPC|0-|;A#\_832Q;  
!A|M4JZ>Q#@3S6:S !0^V|Z>/:UWUKIGETIG61OS-;M^AD/H\$6>831S\*I8M\_\$H4^\*  
(@KYS M1QC0>44\_ED?VX)|H \$|6:1S(,2/S|!! ARP\$\_POP-3=R-  
EE%JH,N;=&AH/5XK)@1NK|L|E\*&! M0;'F4?  
3L,#,Q52)+1,QY|K:0GJ=JB|0!1UZ)R.4|G%LS;XZ.21KYB"23Q?/C|9/K=N9@"0KF75HYFQ1  
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'2B^\*8 MD)SXA|S1Q./@,^./A\_ (E8G\_[PGV;1JX",|Y;|2|BZ71F%O,L(+ B;:??  
+1@X.Q+^>.:^| ^O"&W=Y\_OOW^|>KR| MO|ON.\*%6?#!<6Z;P: ^TE|R6)  
(@A&68ZY)A9\$|2(P9B&W""^,^.+8"5Q8'1Z\_ MI5|PRN0,T2;?C|73YSFW"  
(ZMMF)Z'SR;UI;@L?\*LV!?\*C|3.SE@0\$Y.O.0< M=Y\*5IQBE?IYX=NA+\_M#EP|(#4\_  
@B"\_QS 7ZX?#-"%S;8>P=#0N/"!W=DJ; M1F!|J&FF"|M ^F\*EP(V"!I&';SH0  
H/(YN|KYG\$6(T7U>C('0FP9|;H M4#  
(|,'O|6P1"5TJ|@!4%SSZ6+.1/ZO+E,LT39=K(A7^G)E"RD.Q?;KJ#FEC  
M,"UOR\*5\$N61F"9'&.\*C':S6A#PX|C^R>JV('++6#TP5GB)4\$^R|A?<^V;  
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M10GGLPQA%OH. 'W,LP'>9;2;=-)!\_73#4\_ =OFQ1Z2HS M:L  
:K!&FWNMP.JZ|JT)>HALR&2B3%3\*4.\*Q^-9IW41&A'>;4|+8K+&O#T  
M4QL@T09<99=TE3#=-O'H\_6#>;:J=R|J|;F71>Z34>2T&|LU:XG2;BUL|U) ME=B7\$GD.  
N?5|;PDV<8\*R%,1G\*G9+=TMHU3W%GU)|/^PS5LLJZ|>MG>+9K6 M4;7B'BVE>|?  
(:O7\*\_6HY9\_KJBX6=?!%63NUWMFNJ?A>'GH\*5PG "<\_)P#7B M\*@\$X  
3@|N\$9<)6R<.ETE "<\_)P#7B\*L\$X 3@!:.<=6&+92+)US)"|>5|>.4 MBZON061ZLX|\$GY-  
:M<=A2"G Y"MSGYO=4\_J3UOVI-ZV'W/I M&E:G25=6G#>?'ZX\*\$H7  
M2\$/Z|0EW!IX|.CW1E10(M;47\_880:5|S^@TW7N|TA;\*Z,>1M0EA|!\$!RY@\*(

MK73K1\T\NU1Z/4FS=N\]>(AN\R7E2\*G9\H+?3IC?U\$/Q6^\_LTI04PQ3<)KBM  
M1=SVKAR\+0Q;P2,\*|O^ ^ Z;TDJFO-B5=L\$A%RPG6\*X)+%>&X^0#J3<=>VA8  
MBM2M>O"[\&%ZT+9E\PWZ547H\|C<6DRZ/=BCE0% H\*)K-,&L|L,|L,|;OM\$ \_=  
M%ZP\OOF)!>;PT14\_E9YR%1\_3BQUK\$L|Z3@L\$7)06?:2SRYE30(PU60 T)9\ M4YP?  
\$42WS@VIGNA8\$ \_#S\_|P\*\*0W)7><2!!<"PENW=3#0Q.<\*@BNS02WQ@X|  
MCE+5;J94&SU5;|/\$R.+ )Z:VLT4V'ZC6;;=9:HP!.\_=|:.\*||%^MEE3|\*MG9F@\_MHK%R%01"!  
%M;EE60\$ \_&NOZ2U:TJD20HJ\*%:|VPIHR3R|M\*1>3|T|6BNHJ\$YR M:(W|5P'E|#"?  
+1G=G4<#"YP:N2>|K\*& MUL\*1;C8-  
;6|0;4M#1I?)TJZUF#05)-0&\$EH3\_\*N"A#!A(77UG;6QH\*:4M#F MUMS6|(-  
=H353THRZJ+%"3",XE':G3R73VS|54L2@R\$44F6U0M(UUAS/YS&(SX M^ )8).  
(^ZXWZD9\$|F9QS:\_LL.W6VQ/"U\*%#58)/(-U4^,"IKOD M4;?'  
O":9HA13L.P)L^S:PN<:\_L:R&4<&NV8C2,L&P@F&/73M=(|;568|=T"N( MZ  
NVK17UGBS;5EI\_72-6-8;5=4N2FW\$B,/"TT4D&+)8B^VUAZ^5F>5L<7I; M/\*  
)#Q!=6W;HVC( \_\$E-T;6E|4P?1M45T;:DG+\$77%M&U171M\$4Y>+9T|U=0/  
M=,S6P\*XM74M2Y\*K\*W\$10I59D)\_AM(WXS#L500;+7=\*U1D1\$!+<);MM/YL\$| M=-  
<6@W5M;J+<^%%UD"P7"-9K@S":MK2:X&J|4|5ZZ=13 M.!8B>K94:HON?  
MC=Q\*I\*1+=UJHXP"\_. (BAH<|NR @HRSBY5#2BH\*L= ?4%!#  
M8|85T+ )D)'17:0ET;6E=F14H0%8 >GTN!CJUD61G4\*(471MV9L|M^UQ=Q.|  
MMG2|DME;S'@)3|H--+2Y1;XN MQ\_8\$&=50\$NU?  
E\_6P=8O2!:\_N+KKL%&)THG6+J#393^ER?4ZH|K|UBZQ\*5F7- MJD5O6\*TH5|!L-  
=7/-6)9C6!;ZKZWDB>2\$|M/5AE=YJ'RTEIO( ME7EVJ>J2J>P|\_4<\$0\_1|U6CCY=C+VA=  
|85L52|(\*ND(+|A+L=2+LU>ONB|VP MFE2R+-  
\$C3'#7R7+7GGC+Z|Y=6J9DF(U07;=PG.\$QB&V/7\$41C3=NTV+-V  
MN|V<^8NVV"+^7N?|<8(HS|\_RV:6B2#VC)W7UG8M6ZE,"+3BA09RPQDW;EA.4  
MLTO#U-IUH\$2P06O98)T|M2T;J\* 0C"J.J HN\$%QP9+=G6Q|0@=423T2EG  
MB7IK!O1NGR?210618\*^39R|E7^QEB HBP5XGSUY|JW(P1061X\*|3YBYM7|S5  
M.X4\*HF11\_ \$'+PK1-X)5=RHLV!D+;Q\$;I\_=';\*QU\*;-P5FL,\$DV=,E0JLI% ME^'2?2>J-  
UI+F2RVX+Y3Y+XU'N=VW&=UNV>7AF9)2F4U@8+U!\_NUC/7V4GOB  
M=>6S2ZTK;N'>@3G"M|52WY3N%5|+KNJ2JC=|ZS%=|'^,@.OC7<5|N  
MV:H16\*X\_8=GFHD\_@PKDB,DWIF#J@:1Q\$+EYS\$5(/+GZA'UY=)QZF\*,K=F&RH M.  
|W%?H\*=3>+EMXSL|\_GUTRJFQ93SX0E/P27FBH4X!;\_AUFUW=A^IN=/(;5\_MG-L#6.R%  
|\_W;:Q%B(|%V-|<2.>AL723@|'|>-LEA#:0?|SYM%T"G\_2K8\$UV M;=9"AB'R|U|4C4CW6?  
6\$G M.J"?Z+?W|F41)N?(/\_O-?5<\*230A+15V\$R.9\*U9DOW7)(K=P1O\_R(4M^/&%  
M:K!2S#T1|>:%88RL<>"D/Z'DUN=B\$+;>(2E|N&B|FXS@;?TYX2K/B|\_.'I Z  
M\$X\_>#^|C(0W0C\_@+?  
^P@5|N(#O#R",|Z\*,7|'\_DY\*K\*Y3=@@#I7X\$8.X&#K|&P5NHTR&?X2M4(7B\_|<\$W  
M&:|X+.;KH,1P/2-#:TU/T2PYG|P|+O|DD&V!5PQO!??A|NDY"Z(\*9%3R ODNC!-E|WM?  
\*7?#B4G'S=@:\_>+WYNRAW%Z!5^U>W(ORSWAM)U\_Q#IT:|:.(NRTE'UX|JR6|SP  
M;|RR| ^) GH\$|XR2KW#| M,"(W8/(X<^964VKM%Z1B|;Z+;|CD4W|"G-G.|>\*,Q?|Y3|7-  
6>4O&%LS^B MOGXCH\*FBI'|FQ('SXD8!F.|#T'C<^VL\*>XO\*+E'9-1|O7U\* @8?|H&LX1-  
/2%N>BU| #02U11"EX|W!25ZGF-#2M2Y\$94+)|"6|:/8? #\_A0  
MP%1(^AZU0PSS@06QR8G/6M@.V55B;')E\_N'W:/@50@),6 MLFL)!9!@\_(\$CG#-J  
2\_VP#FJ| Q.#;P?02S;R/8-B<4ZNS1Z54W|N;|>G1? MVZ'3/EE|&J;5 =^3"ST'X.(0+\_=L9  
M=BUB3AE;HK>I2:P@I0TD^7Y(248Y7Q>'|Q3,<^P6%T|&>UUAV|(-C 8=TN" M-  
ELR|\*\*;%NS'6\_!|Z:6|)! \$AA2MUN5F5F+M'Q%|LPI4^JLZZM09=>KR  
MSL&N0U#G\*7A(I;38PCFG-FJRTS|C\*U56|Y/X?K"E1#! (BB2L?L &N\$MU9#, M\*M4ZNY  
9MGPT)Y98J'=Z0K.)\_:%"6S\$P9/MHBT6N"TI X"N;:>W  
MD'\$N+QE|9Y=\*#Q3PSN'\*2E'8NNY\$@K,%9V|B&E7(V=;9I:I5.-OQ>)R|0^|C  
MA;Z'C;&V(?)@|OTB\$GV=8|L>2'WUG>-.<>+ #G\_ \$F35^D.7.J-KV<|RO6,^MT?:  
XDQOUO2":A\$7-891N07,8I;O8':C\_??O|\_ ^XO?O|02(?|)?GVIOKAYO M/I&  
| ^|>;!W)UIXE\NOEX<\_?XY>;A|66%0E9K^QW/'DWB=\_GWAOG\*1EG0|-  
E/(M<|C8!FGUW(- (6<;T^GS MW/'=CNTWG\*06@=.;PP9R22;NC1Q\$X&SVCK\$@JPE  
Q;/5Q\_ \$)Z7@2|H=V1,|N M5E^|6%S4K1|!|^&\*OV>O<3|:?  
7HUPC8VA6M60,5T%H.YV9K'=DA>;&\_"PH5N M')&EJP:%|D3#-0N\_O?N|>N5IP.  
|0/HA1G!\_HR\$>PK?:IR4YYTIN!^K9I=;I M+F|A%\_+9\_4D=8/ISSU| &F  
1?"I9Y"SBP/Z^V@"QA,20PE0%L!5-/':CZQ;\_ MVTV=Q\_9/YMOV|6A(GFV7|6Z"  
|<)%\$S<;XA804M52XN\_PGNA+\$4TNO=O9EYV M/UA\*CMK99;>SF%!.42L1UAJ/V-  
\_F1|B|: @\*O#D"+\_P> XT;1Q/;|%-8;Q;Q3 M\$EP- AZ^20#4(<"

<66<)>#C!%K(I#C8HY5#^!M#J+B;5J.-3<#X<:N;:%(R\$5 MRK+H?3!.,BKC3-  
H!').N(<;MF+2'3+J<(JMB4NR;-PL1 ME!>7 YL?KR-).!3?J4!#V^-  
/<4:N!P+;66!1@!\_K&Y@T0\$N;D%T':#L!%<^, M??"2,,!AG(J"Y\_Y/UQHM9:Z)1P%H346Q-  
1&9!TZ#P6-<^YI9<0.\$(O3;6YY-W45!MO%E% MSINUZ+S=/\_YQ!YUQ!  
(WV3\$3D!L387=1!MC OAA2/&2 M<0@Z(H1U+1!-.G2XK6R65^0\_K03#);  
M=1;,>0S75^ZN ?Q\*.LKPH-49#U!>"KY/\_9H\_(!%<89-?QE9H-EP#R;LQX>;5 M5  
<<#58B8X9O,^#K=0;^!^F2.W,+J^AFQ1IXX+O=BKX#A1H6T)8FRE\_^^?% M=,7?PN  
YM\$?PSOB!B3(\*^X?,(+!2N-AX-QXM\_::EG?;!4HM\*L6A'8?436<!0T.M(@CUNO=S-  
3V(5U!6T#ZQRL(\$!%)"MEP+V5-L3BHZNFX! MM%/IZ#H/D"5#;  
<%DZ#.+AJ9&)O0U4Z0:6.SR,T WKY>D9OMNUP"H+>ZX<I  
M>YS'QH'BN8M;NDA(E?'DJ\*94U7VF%@5^)!#%53!F=8QI'80Q"WA!.;OLZ8W@\_MO\$8?Z-  
Z;9G@4=R;LXU+!@!-\$WN;8XN!RC/D/3!#!; M.)%M.BJZ&3!>5:H(%AGR\_TU@CP.7.E<#  
<L@!8Y/52=@WZ!5\_.;Z;!3N M!M?(&UP#GM! =C5-/@!Q+JB\_ Q7DZM8U7J;  
(/!6\_!C1#J)W:4/9 3LU!1!;H4"5^PBV'\$&&%/0+;!SOLY7'NS8!34!A(N'G6!0.S/&\$?LC/'<&?  
Q% MT(C#3N\*P4\_G#3O505S4!G-.HHR17S\*M:!\*9RTN#X^!2GQ9 X!8,V\*!|.\*Z: ^ MS)19;+  
D;O!IX+/K@^!R;,>|;CM)ER:(8K!H7!F-CV!F=|!%:>M)ZGGSV!><  
M36.M6>C20!\$'7;,>38^2Y!3WXJGF):>5!G&;J\$VD\*EMR\$)=,##@T2RK  
DKK4,W!)&28;WX\$FB!(ZRP;(^C!;SZB\*D'FLS! %)X%SIH!;C"\$!V M1!\$!9Y?  
R7+?!F2(6BR7MX% >T2SL:98M(P@OLZXLKQ(QE+0GM3M574RJ0PZ  
M6YK1\$3S;4IZUE'KPK'9VJ74E0S!\$+)=C9&\*.PW!LC.6AHB+DBZ!6AX'CG(7  
MYXV6VW3\$#NE,R4W2S\_&\*MPR/R#?!(C25!L(Z4UYQ^<>TGUP.89&VF;B8@)Q!;<=+?"  
EHPU1\_ : C--\_)M!F+@6S!;!%+S8B! =^2F!(.Q9S6  
MX65# =TQ>W7C(/D7J";TW3#\*.N7A;FTH!121&&0! =T=AV0!9)&2NT!SG;01B\_ MDL1M.\*  
N1Q(6=(, >789@!VQF0S34V!)4ZLRK)3L2U,Z)J9;%V59EF7!9;81  
M9H\*W!O06^PEX>Q(OOR6'7Z4HM7,D;"KZ'+QR/S=O-F!VLU!SPW":S7JFYT!A  
MM7^??"7\*\$4=YS0U;.#M<3'^!NKOZ\_>;KS=TCJ!TV/SR03!W!%Y  
M;7#!E\_HN'T@!Y\_)Y!N!H!OKVZLOY/K^!M/M8WK-JYN'/!|LDONO!U!O!(O  
M'AJJ8#800!@\*>Z85/(X;!2=1Q;.;SA,&+ZS#%&T1;C!%DSC1TZC!69XZ&="=)  
M1NSEGV8CT9\_A7<8EXKG\_GKCPQYL\$EPIF:X\*("VJ-!^SOVV-<CXZF(1!RAY^ M!3.  
(2);CE+ #RNL;/%DV>(GBH'8(U2-YA^0!8!;!8/A+8DJ^!E-?LD!F4.1 M:|KD!Z2T\*?  
GR5QP!X!|NG/T9O!)PE\$43JR M)V!2I08!;S(=PA,C;O3P!V.BX#  
(KYZ#.UPZA7VRYAP&V3)!VWN+X/-H&\$P! M!^P#>(+!+ #9X!K!F/G=%F:\$U^^J9S?  
OLR!G&\_E\*V)M:ZWQWA>))!>?9^>EX MG7!>.!^/9J6T^-3?#9)AIDQ,T\*FS73PU+  
O('<^\*MM/D>T,@".,(!^PM M!PN>&.@C,%>BYGH!F!SKD7!.RL70Z6D-0W0RZ\$R^2K/J-  
9!";\$.8\$C3C9O!LQ3!|BE&NDA/"!-?M#B2T9!W M !"Y G;QG6S 4!1R.!  
R2+0NHHG%.!C3&V>YB/L6-0S!W#U M\_;>B^!U@B>A@N!I>GGS!S\$56;  
H&APV0,R0M(M<3EXM\_Y^!V.9;%#9FCD=BWA5P"3 M\*>,SX<#F7!F'G-^ZH8X'+J)  
0@&6P3%Y3E.\*M(9SH7(3!Q)%'.6X'2>(0CS\_MLUD2+\*3K1?D"LHS)!%0.J0R-  
R;!QTL5T!USB4.86!#ID3G\$@S")^H9TX,HDX MP?\$ ^/MS&+SBJPV.W@Z(1LI S>|X0Q-  
)#<\*Y!"D@>X%80(!>A4Y\*=K M&^"\$G".S^%PF1(6B\$MWE%Z>  
T!NWP@\*!A\_0E"!0&!'='S@TG\_M\$7S"R=/.0(GOI/Z+&P8^TS!@#5Z'+K#&\*TWT!0?O'  
8&\$^8\*YA;30>Z><(W, ME\$XJ!)-=P\$U).\*#/E(OCXH1F,'\*;0\_  
F\_B:0<3FL,%C4+2ALSD:>RZ7"J!D ?C")10L):\$DO!DE()HI!JPR3D;.:S.  
(2W@FT\$PTFN\$;DXV<.E!Q8\_MV2N+ #P0Y0M8S!HU)M &7O.C'A:%E9!GD^!  
8\_&#\$.!I<|SB-Z/ H\* Q4;./OQ!X!%G MX^RFZ3W3L L^DX\$!N30JHALIA7!4!4"Z" MF.O  
P2RKYN-V@VCQ@E,\$6C("FS&S#-S\*J0H!;6/S.Y8+,7\_ '=)N@%>P?<"E\*  
MXHR;T%;DOT!M/YRKM%)\*P+K^G:9\$S\$J)V0X)& Q#<&S<:W"A=.\_)<=CS!P?,0\$89-  
!TRDZ!;=VMZ W9;0\$@!E+>29:4&? WY\*)-OUIN= !MCA3T2\*.\*MM'KN  
=4IN=Y7\*3,U\*1Q9!TT?A8^XK8G7,O(R!Z#Z?"3V=:\_+!J M:L?  
@CL53,ML7!0J?;!BD^ ^SEJMG19B! =D@NYT(5)&P<.,PX>|\_&E4T'NJ)! MCWE0X-JC-  
AI(Y,N7;\_(NS1!EOYFZ!^QC!;(\_X!3@!^DUTW@'NEE8YLQ-RV \$ MOS)8!U-X\$)GTF  
MSW'J+6H3SGFX+U3>/O42F T&:/7A^\_DP!BH\$8PH8UM@EF&4F9MX>6J&3M<6  
M<"B.!\$J?>[5=6C.2IK99FKUPB)H'YN3\*UX@O>G!T@0=B!+-;!) M3J-!VSC5./D;Q-WW  
R6!/W;#^CJ98#ZHS=D5!|MX1#!!5 LLB@&WR)- Q0T M\_9K1S3EF!/!0,(' /><3L!VRH(  
9!/4QA!P#G#F:V6)#^8YBR&5 KJO.6) M:6!X/?S!00ADP6?EX@2QR.:S,6?@.-,C1!  
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MXV/8)U?A>0A76;&Z5\$KMOV6 T=1/2W@UMRV0IT!X/-<% M/JF;+X-442?  
AQ1MCP;W\*BYNIAOIL/RF93;T!Y@)2FE(:J\$DN@3AOCH.AGB, M TSWW#92R9A'&F\*  
RZKD9<"I<=#,;>;X)S#G3K+H#WWYKEML^>D""D%.\_@'UDD-&?ITI6J/9Y:'T1PWEXT92  
MLW(R1ALG2H@B70IG>Y0^@9\_".[TD,R=M)(I>O\_!N\$AL^"S^)<4W,?W\$ D  
MZNAM!1X6=7"\_Z06/N,!U\*B(1+"2>0 8;\_R.C@-PL@\*J'12@J7V/3CT)X!2 M\_-?'?Y[-.W+L?  
T\_#W>1QRO&Y2Q\_8J-%OY&\$YOVU/2;&\_-3;^DQ!"GNH47.  
M'G7^F=N,7/2Q:WDOD7H.;MD[E+9L4L&O+@'8=)/@)-#6I9Q PT)C[VWJ.H83CT9Y  
M2"2!'RE]7C1Y^A?CE@!,>T 4-QM@)U+1@I<3SM\*2JLO?GL+WER7NJPN%9=8" M8^Q!  
HB,@I)@"/CINY[CFRRJ!N7"RJ,JQ;"Q8R#^:A""U^V^9AKJ\_OIZ-SN<1^2DQ1&[3H=[PR"  
<),\*S1WS^='L] MI;R(6I0)G6P<.  
USROX!XA;)D: \_^GJZ!'@H"O0^97TAV\$/1@GGA^F,V/)I% MJSID\*>V(%CK@TB  
(,9;.,Y19Q E!.\_@R? MP!K^\*G?)0GR 1XJ9Y+"3""UZOH+  
I\$t,,N644F+,I6J=ZZ:L\_)9\_%/+Z5L8 MQ\$GHZR/(\*'NR0G@T.(XSZV4P/  
<2=KG/N=.7=N'P0>2J).XB!\_0A/ R1^YWH' M!7DUB8?@Q&(?L;S^7QH\_UJ+KR2V.-  
L#=#^G;YW6H6>^W-26GO!2O<0L\_:QU MI21I&2W;QBI78,VM#  
)L'[MUI3E&8)\*ISRJHM'Z;A."@Y!KT-J:\*O\_?!(.GS M\$E=3FA:V9F%\*EIT+|P6L#  
SQ\*X\_V\$#0W!@'(E!3F@(\_LY^<0D^SHOHUM%U.> MX'>Z8Q;-H)ZU\_ECII)H  
9FZCF+RS3P^(S&/VWP<;Y'7.I:U+N):.'^D(YLE]D\_GCO(I#I^Q NS^MR  
M"Y+^[%/6;F:\_9?/MU.?P\*9LX?-0 /WC 4'P11D,Y33P>03P>(ZWG-BIO G M<8H7IY+  
-0=G&60L4;\*NIWNM#2QY!" [33!-Z2;RZC UC,6K2M.MLTF\_Y@F@  
M!\_K,A;/ME%::J%WS7<|RNG89B Y42+U\$"#VN0EYR)"NQ)&T@/!:\_ M#  
99)BL+RDX3'TG:\*[F""9CT71H^YS|B\*3&>X9'("P5UF1#\_Q&>A8SI-8Z4T MQQ^|  
F&&%3TLAL:KZJC#@FQ9O)BG.3!6FF5O;)H4P\_J(#HBQ3\_%\*JTE|\$/OG M>'=6(VJH-  
P2)8ZR""7<>%.%&|;IF;V(O\*.=YXY\$'MTX@<%-U ^#UUAE%EZ,  
M)G!Q84H"6)D5!U)^1&>Z'6D^6|E"Q.FK|8.Y|\_)MPSL>E|+B\_XV)A&X)IP  
M,HII(1">|>E2?0&4T"LS")):S'3)4NR8K+!9<55@)H@\$+^R.@2?UPMC!G\$N  
M27\$|M,!KB9I7 )<<4.8^KM<&4H% C96NK. MSGBRNJ,9)8:FQ9P%FE9DY:)'4,B|  
MPU%X;@8-0FY 3L9)G=7V9RF8\$LR?IY@F)=)#OJS((\$PJ\_P!|H<-!8>8V\_WYU M|8V+?  
WY5X@.@RGS.B6ZXX255%6%H&S##"&CN;^!|F|6,9<4HW:=WW9#1.Z|\_1  
M(V>%GHG/C+8WYM|&TRH4A|MUMDA|X@ET.Z!5 UPXF()W|0.9|A9  
MOMH<\$H<@JX\*0,0@ZJ%"TK)V5.!"(M3V5JSPW|DQ>(.HG51O)08(U+T2U  
ME:MIG4;6YA|X1\_\*#P,A.E;J05CR=7JJ7TJ=(M8)"D&PPOZ=C0D ^###QNKUE7(F  
M\$ZSV5+#F<,"ZEC+^|JF+""\*@3+&D.O(^:7|I@5PAW\_#.TWV|M.\*CU17F,.  
MCWI+69@|9L1M<70XL9SU7Q/G.:EV!5;.:U1G:UU3LSQC>EN.'NS3A HK!CI  
M95772;W&6G" X0 7/7%YYF!JN5<.<.:%/6\_QN13|,F MUE7.Q)JFK;YG!-GWJ2"[SP39L:%  
<.,JY>.:IWMYA6U%H4U%J8RVLM2K3V4\$5K  
MCW86:-359R=/\_MQ@EXN|^|MS=/1R'3&^WEP|\_/G|JEM+U:R:RZ^FYK&J<6+  
M1YA0DBSUA:69<\_@S@2J/3(H3LWJ\$8O>HEWJ(-S@L309?20M?H0YEZP<>8B6  
M;%99GEYZI^UAKH#|I^QMS|Y"H(?B3|U\_Y@.&+G+5|9\$CTL|>DIPFDS"IL% M?  
K/H0FXU/&J?7<@/(DVB))S& V|YPX;L"&ZK ZYBE@0!.|%1Y&C,ZEQ9\_ET  
M>WHU<\_!3=WL=7IUTBL)|AP;J#|E2>&@R.?(IFQ\_F>H,DCE@6660'::I-RFK  
M@|K%\_UG&@0,H6UJVH-%&'IG9VNF M-1'G:>  
<9UH5'(N^F\*3T|UZ^=MX/+1\$|2Q,EUK^F\_B3""-. M@//9I?  
1!7#W3"\$O<9.5ZO/RV.!N+@F;CLKD59FV3-0?B%P%>YV\*/C  
MH@7JS\$C0",^99SSK3\$\*>E63,Y;.:3(!N1F)DG(\$QKH4U,\*&8VVB:#T,.'TQF  
M:P2FK9;F"VWFK#J?LT^71'^F6\$P7MOK|#\$W2 MYR+: 2F3;MK/\*8M&&%!X4"  
MKH^%GZF<:240?V2\*Q>6A+L;P|MR,6Z;.\*27A+YN=^LJHU3R|2(R)UM/+NU2Q  
M\_WJQMIQUE<|TV%%ZEM7IZ6K927J&T3%Z:R?I%33H3I<-= \$^/=M5&6Y2UCBDK  
ME\_7@LD2)S.8N3|<=7+LV-YD?&(M|\$/16(%-A|+6>W3AAE;.:U^|V MC?!H#|A4,=HQ!Y"  
|S'!J"B|OC9DV#^|HM\_=;C^V09452M6I%4|.:/<5/4&XC  
M\*+>G2(:FUXUPUVBX6LCT6EXE +F?4H9UK6&RQ+>QQ!<+4L MYE?D3-85B\_FKE'+  
(\*U11A6\*\*X\_(\*%(D7=>V&ZFUG4#&G9:?.?2.JL;5HZI M1!7)M,H:?  
SLA1FC\*PPO\2,YCS"35|?4V+:|G0YJXF773?&<-Q(\*3T|FLM#619DV1-  
V6F4|48A|WW/GMYAMO1IA??\*|;W6Q-O3)-TR\*J;=JG1= MNH)DQ2H+?  
51IG=1,7^QA7X>[\_T !LJ:) \$G='ZOVPZJUI>5^3;%0VAUVT7N2  
M:/0DS>@=)\_8BXF+K\$&1)O6Y/4I4MK2>A9X2>.:&>^914D|H>VB\*(ME9-M4-  
M!Z6|@>;8\_+'4ANK\$ 6A-8G0U"-97B+K)>I#:@6XEJ4+EQ;#-.5>:7>"JMOI  
MEJT#\$;G#@Z%FRVI\*H1;.(MI7&#^'U%^WMK@1L;\*CL'0@.>?.B@\_HX;.:U'2XD\* MG<.X-



^L\*|I-SUAKZI%W|Q177I?F?5\6'W9LBQG;"X4FFXRL\$3\*UEC=PIG:FO M#C0'<  
8VDDY;G#T3K'\*(K\*+)C6\*5DLX9N\_P|:Z92MB&.6NN&. O-K0IZU6W> MWBK7WRYK@8--  
PYZ#P'EU/2\_7K6BA-56'/:TR9MM&S5A4X\_RP|QA#.=JFW# M?M?  
Q&QFY\_B1\*9I'@'8P8(FF'='/'LL95;=.YM.G4?-JOCUF;JZC.\*3^,|ZG+NA%SEM0\7;P;|Q;.:#;!  
M(^, &V\_BI5|!G6<7#^L.# 6T:FFW>9\*L)LKJU4V|M\*Z=V.8A5\_M56CI%IV  
M;ZKEHHQ=6DHUI#2\$/?!X08VV@5+|>N+,M+OZ|2E\OW%3H:UB6VT#W|G8(\$)  
MR%5%>\*(J4QY\$U^OLY MP19'J@01"R\*NS;YER3(-2>G641\*?5C'&%QI%%P6!0QR&Z:(  
RY@.;#?D(9BE M-GHK, ^^^\*.EJV5(J4190(.3T)\$LY:"LJ@9S-D6,!Y|2S,+|E9=)1;R  
M.|EP/Y|N+|1K92&LK%J2(A^I%E:4\*:#CB9+IF\$)|-04.Y:DFV4/38M&5-O  
M.LN^KT\_S+RIV7 >;4\_6;2V^\_UFRI2\_HH-=G=V212"^G3C!|0V=^H|=J\_\*=JU;6C M-  
FFCO'YAN6A2\*LK+1\$|K4JV;4M<"VU#>LL|B#;1FRQ%D2#U+DW1#I|-JBJ">  
MI'=5S\$J>2IX<;\_H|Y>1\_!EYR=.2Y-J2D<66<6:XJ;;482!4T\_V"16MZ-M66 F|HM|1XV^Y?  
%I@9K|HV;+,<)UROLV19)O1:Q)53ZK>E5L4=|C.A'M  
M'S"U9F\_5ZI2>;B\*Z=@E>.4E>,N2S6D\* M-Q7' 9|N<,&F"|@O-&G8Q#>?  
OS'91G=ZB\_T\$JY|\$RV\_9H U5H1C=L'F7TIMM MG)7\_B:MWG;^=N;+A:(HOZ  
T&MJY9FM63946W==4R|P-#H=8\_3>,LO6F89:S' M|C,|?PJI\_>|<'L.+VSOU7Z+\$"UYN  
!0YO P#|\*ED!D,|@89CB""|H.013\*| M)\*F(5X%:  
|)KLQ8R#.G@;V=\_V0!%Z&^@LQ\$,R#6|\$(@N^NV|?5F\$ \_F\*R/42' MN87^\_  
HQ('VZ^W%P\_WGPBGV\_OKNZN;Z^D-N|S\_??OUX|WM|?;=+YS3H\*RQ7O  
MYNI\_|A^F.Y%\*@|?+^P+69=\$9"J|O|Q|N|O|Q^NMH)'SHO8SEHWST0\*)TN%RJE  
M&N|9'=TLUYAN:3LYN6/(5F4|K1V+TI9#?0UD:1ZE=JP!QZOOUYSNYF1,MW@ M-  
JSS:A0TTJYX)P^(8K\*H7Y<|>,C^='1).?) /=K'YLL?;<\_V^Y0|# "F-R2<0 M&Q<;D-%N|\*K!  
(8FF+^Y=;9I)=G5\*1#6'IKGM'>;27K<@-\*&NUV(\*&V;933+  
MAD\*.LU|!E73#DKJJRENY"MIH/&TH4D\_7)545M""H8YXVNE)/T26E:U1BW35&  
M&WX)X.9<;55S\*Z M5A5;W|4";!SH5%E2>|H  
75G0&9(%BJJKR;L)HZ:9YDP8D2'U^/BBR/9HV1Z@ M)<'1')+ <|M&U79+^|F2%I/\$6  
K";>U)6U,K\*G%B-%\*[N|J5;?E3#QH: \_MH8);N)U+>,I&BF)T)5W;3K;>,MOD\$UQ-  
LWM:EMUC;+,...1'M3T(W=K>4,TW6  
M|;I5F^E2C8&9J|L"9B5A9F@|RL&&3,OMNMAALSO#M4\_<%;;W3,^P40Y%,4|2I2L--  
ZTK=W)DC ;<-X=;300KM M6.S:-%N'%P:-) -N1P-9ZH^XCBUK!4B.)1!;|N/Z-  
AY1\H,8WH(>ID.?J|!|PA/, M2ZJR\*NFR,/A\*PTW1)<,4<"L+-  
TTS)5.MYA!E8T10+H;N@:6S902|T8|EWJ| M|;+YIZRO34V2S>UL+0^C  
MG+\*^5KNR)"LBJE4;;IHL6;)^6G8.CY\OGQV^2S/\_A^<7:%KZWYP5M\*ZNF16\_MGV 3I-  
%|TE"LKJ177XPH2\*/H""CD\$M)Z?;\*U&.ZF\*WF3U9LNXWCT6\$=7LLG.30Q\$!=TVE!A,L24.1  
MJKH8E%Z#^|N@'|@3-^Y^HV&)-\$.#ZQ)|\_:=5NOJ?AS|\_M:|/Q^7#X0|2-#V  
MJ&+^".&7H^Y74SIRY2=)!%DTGBRZG2T/.0JR:#%9J&K'+ S4'L;&6C6.;\_)  
MS.V&I5:Z5\*.C;|!#6@CEBV.[]7.T4C\*EYLB/\*ITI-SUOP24S|(+>0(Y=X;C6 MG6-  
Q&FLCFEP+LC@D69C;ZG=!%FTF"YRQ\*>);#;G\_!-;U\_88KR7?<19E)-);  
M(K!50KK=L,)#\$@?)S)\_-4VDEO;E"Y5;#TAMP|N7M)BK/X;P)A4:\_["WMWEKJ  
MZ&XY;UM01^NIP^IHUHD21QO,KM4-&GX&\$?GL^K;?=VU/(K=^OR-,K1J:6HQW  
M3#ZWOK;4I.C2D,C\$H|\_B^YF2=VA\_?^:1'CNWDX^Y;9\FG";16B9N|SA:C0  
ML!MH6%40AR")<2AF"=\*"!697XW0G4DI%TT"%UR3|L,8&"K2T(U^)(|;;J#  
M%MTT1E|\_I"5CJ:59(85--H9JC2D&TM=73+!KD\$=9P,=<@=^52IXP2=T\H  
MSN::D=NH5K;8D<+)V(?  
J%-1Q,M2QA>IL"W6J0.X:H\_#|9)U3\$ \_7=7G6VQ(X63L0\_5\*:CC9\*AC"|79%NHX  
M)1|TGQGS!AN.6V2|VF(X"K=B+76HG=ZI5A,)ZMC KC+T\$Z6.TSAN?IU.I?SR  
MY5J<-1=GS;HO GBXIUC&ZSU13ZB\*(K4G\$)G=E23,\$ MM=4'(VVG-M4ZAJ|S8F5T-S\_|-  
(I\*VP.;QA<;S#1%6ZPWT\_2Z4K=T?\*"V&DU M!KP@MB81FV5(AGZ,-(X@MI,D-N4H+0A.-  
S1 |(C8V/\*W3\_T8: ^F# ;&?GT/Z  
M;,>4./3)C8D;TU%T8AD:5>F8HN68B,\$OG10FND4+ZE@^9T8^U;+1;9WJHR!T  
M:'C.=P+;CTD4>\*Y#W: ^-UE+&-Q,\$W@X"UF2IFUY4E40N"#P^A-X#PB|6T;"9|;8^|A^  
M|F@ZS1)^I&O\*/0>=?QHFX+O|2G\$FY.-S-^6;!U<(&: +<|8?'6=>)B-)G|C MLL?N|!;  
|'38|B9??,K+#9|<\_QZF=RBSUSZSX@\_A7<(F\*-3=I2Q:ET4\_W'RYN7Z|^42N|^>  
|K\_05X>W|7:B|,MHDW%"I.@L"?/D?T(OWE@^-&8|^NW!|MC)VTX=\$HB2RJ&., 'L?  
\_SIA1,OJ MF%T3>3'Q:Y,7)VS:@9V^7\_S<5#J69A1^U>W(ORRW/I)E^P'0|H&NVFB+LMS1  
MN|:Z+6|XN=I;"ZQ-%V7HJO>U)D91LEAT/Z9'+V4P|L#-AT\*^^X3D'T88|D02"S^  
8%SN0F ;L>.|>6G+FI&C>60Q,7\$@=&T\$BD/\_LZ>@+@JUV) M65=\*5|V@/Z&!;#-  
!X9:R0&I1!6@N2C/6-(%QG23)KT^4(\_V|;34K=|110|M0Q#;

\$#!+/@\$::U(B7E%ADI+6Y2"!4:I0M15+D38S\_O3>4;1;<=\$4R+?.TCH-B\$8&;L<|O-  
M"H,JR).OZ:2GR,V'PXD9NX)-!\$)) ^2!TW)EX0 M171Y26X314&C=9,FP0N\$2B|;^;0 M5-  
4Z!)AV6\$R/A%&;Z|Z,GM"YU<.U\*YV M>CK\_+O#/VVSU-UEI\*3W)Z%I"UY<-  
PFF2WCTU|SW/QFV,PZV("=>>(&7-E#1# M/Z;V;B;MHRB.42K6Y)L;9<;/&3- M0+. \*O?--  
J1\$C1-H^VE?>;K),T0^KIE6?^6P|V59=T63XM3  
)HYWKDZL/^FZRN#4J>/7'S"OI\_L#|R(Z/I"3N"\$ P FQ\*)CL6 M\$Y%@\$D>Q|;-I-  
L5".\$;PN6|/S.MK2?7.QRX+2\*S9NI!G;%6L4 MJ;+R;-YH  
%I2K|N35\*7P5(5P)\$YO)\$Z3G(%O8/A?!%74GRJTO9S9:(0\$,I@C  
M7P8%;>:V%1&UVG.;I59=UR\*HHOE4<9SX:M8V;%53TKWN\_KYUR3"/!ZU0Q|6  
M'K&6=OD4'GF'9?>\_7UU|R|K;5;I0HZ-OL-\*"MKB8G3U7.P4M)Y\_LB/+J.M.T M ^|&VE3|  
(JRYOD@2RO VOJ"\*!1N\_5%EH+811+;+2@!.\$X!KQ%7%R4M=)"\_;  
M'\_UO6/)R\$(3PX#XEWWS<OL3:KM|'OW"\$1")3)#(KL@%\_#X/7>(AMY+T'D.&  
MU'-89QK7?Z%1C-VG)>+3N"G4)J>38|Z;9;D;-0U7T1#3XPN>I(JEYH@4 N)  
M5.NKVF!1K;26+Z#-2!4|/H/F%3\$E%ID>ZTY\$'HJ\$JNY|37#DG3SX\*KH3){M1!  
(M;R|H0|:=QI/OE!E?G:FT8XB&C>O\*TE)J|10=-5O\*\*S< ML;;<>;S3U-?C;/:7O?  
5>V1MQ'#G!MNV\$|^V(XZB;\_>48I2IUDLMI>4H<|'|, M|^A8?1\_M)39/;#H?  
^>N/%;JT3VIM9F\_-28;'7DLC)|O7&"5LKL3>+I+;4. MHV/)TH=!S\*FCU|?F(W-  
"NV8DF@<4MMI7AFATJPRPI8;>UI'5D\_4V!.>P#IX MJ1W5/%'B.)FB|9FA+R,  
I?';JYND4M84Z92=C|+B1XHY<5FSL9(O62&PTPE,Y MLL&A&B=\*' >-  
^@N%4HE".08\$"0O R1\_(1|O\_8@G'R<17!1%Y(\$^8VU;"|5=  
M5U79M(8Z#YE\*.INUN!@.W|U\*\_X91.3=HGJK3 M6JA-  
&FP>ZQW+.E'!6#A/ZZN).UW|1\*GC-+RG%ND3X3H)UVE-?L'J|\$3V2?A.  
M2TTA|<0+T=)%;'7>N|SITGK).W'JMA'GO: ^P|)O|OPE<'K|E)|I;=<1|\$\_\$K  
MF@OL\*8U@^SZ2UG|H|'HA|\_T|!@.(A('6?4J\_-I=.)KIW/:%6G?6DUTR|HRHCZU\*;  
(Z|.U^/P11G;3C \$=!'W'Z9ZO\$:WQ\$V|'KBT |. M.GFJ-  
O3Q&LA|70#\*FB=BVI|^2!TW|AL:!'1\$S@MMZZ+.=|U+&>HB\*UW')  
H|UR&X\_N9X\$1OJ)G|N M%M1&OV)CA#:%IS6KHV|96Z(  
<3>/Y??|Z=LZ+\*VC.MWJ|,KJDI.@J9HWL?V  
MDT=3DOA^I&O\*03'3;F#MZH7K7>4=;M6EMOZ2J>WRM:7| ^\*>|86;!1MX>R2  
M/%#\*:@:5|H<\_(TJ" 4DG=)'K@\_ZS@5-|H7:T22D48==\*7^8=5?:@QN%U HY M1?  
U.2\$CAWPC<7# WAI0X|F %Z%=\_D3C5TH|G&N7/29 S|I  
MI7B>S&M+0Z,XLF#=#0|B2OK8|^Z G>|(^R'/M)|<## #-M)585%(O:BDX=YHG  
MEAPR\_?R5?!XZH)|8.\*ZO#Q0B:M1>Q^"KA|&RP8Y'&M2&J^&#|/ M3^  
|G&=\$1'^.J1|54A\$3),/(7U&B0\$?%?(?2)R9!\_+/6TMBNB"Q9#6/0Q0P  
MX\$X#;'>"9(+H|64=BJ)"1,|!E-G'-|1\$PV)VI6(TE4T|@H\$.PY=D):P5;@F  
M#MVG"3,|V3/7O)ZA.1IMM\_FX3|(|6RU MPPRONP!80CDB+;#3(LJ'6E%\$:HY>(1 Y?@M7  
MQNNWG7^=N;\*AJ,IQJ W&-BZ9FE63Y85 MW=95RQP,#(5:\_S2ML\_2F85:O/P;A?  
\_X\$3|WCW|! #B|L|H5^B|K\$|,%@#\*' MAWD0+H7,8+ WR' \$;0?,\$'D7X#\_34,NN'^S:  
|,6,@SIX&|G?|D 12!FF4P# MD7H-+T3|\_ =M|^|((0?(\_2V4TC-J\_ 'I\$|>7QP=R\_YGW\_WL)|1  
M\$C@4).AG;IBS 8&\$OHK<&Y');|#WA=(O#(O|H=2V5SU!T7E8S#|ZE+ MV+<;B(|;W-  
/Z2D=8\_XA:J\_H(8,2BU:7\*|\_-<.-5XJY^M#VTUR\*)H\$> M6HB|8\_+\_.96'I=,(P%,"T@\_P5?H=  
(QM>0#<\*)F!A ^7-NW6#;!BMC3(5QZJ-W|H|HFKC4|O>'C!  
|2V|9;0^X^7,A+LHX"5Q: ^3K|U")W M'IAKW|VX14\_@-'5!-N\$SA1^%9.C;+%.6%  
#"|NQO1"\_27SZDZ3|79^3!;OHP M2|(%Y2F,?OG7B5EF61W=D-\$R2|+  
R8L3HZZ#Y/9^|7.EUU&,7N%7W8Y<^/FR M1|G=3MX@N|UB  
M;1K3QF>+O>^D/8^UV@55LCZ/\*K2#2N&)\_TP0^,V0|5BH|E-IGELLOTT3AJ&Z  
MMQ\$^&|)O61&Q'Z"Q|Q9U|2T&X|M/Z" ^\$6\_9&TS@X4|T:U7DV'RIF70KW\*3!  
M^3&7F313W\$|CT<4.ZT5KV'7,REK=L|W|VYUHZR?^TGZ9OSV%|R|YS|SW|/<;  
MWE9QKPKE5\*4 |P7).Y/672+PQJGO6=/4N|UW|.U.:)+V5AT"682\*E6H5\*%2  
MA100\*E6HU\$|4ZEX|^75S/"OAR3V,1MZ0XUB#|HL\*|L?N)M^6/7S7^|7BQ.\*;  
MN+@#B;+B|?9E+(A#CSYC4NM+?CK|GC59T0JVG3HJ\$:U8F95!4.&(|", \$E5=B  
MZ\*|;3|4NVN':@=?'W)IL29IF2EW9\*#G\_NYC9-ASQG>RXA#2:>UU>X AR:PZY  
M:6H/4A2KL;26W: ^4TT.%=%<|H%B=KGP\$U|OEK|HLY24(-=0\*,20;DJ'+DJ6J  
MC95\$@MR:0VZJ8DB6J366UMJM|\*H!-,WA)|DF:84FJU2O)4<74L#:=AMTEPK)4(  
M4GN\*I.EE'3"!G<-@H=1CL\$XM55%@C1V=UD\$|I;9R!;?8J:V1WVK)6NN47%V-  
M\_&\_%|GYS%;&Q>N)'-25-.4;+12|G M P^LHXND@R"-8KG:M51)-  
I(NEPV>"0<2JYJ(N70E)3#T4! M?0W" ^E^IN>X(^H0VW<2  
S^B\_4GHQBYM8,)AR0FA=GOWLJ9(IMG< S4MQXYD M&2+?

4\$<@.H\QMF@VJL01I34U=5)5D36=QZ8@=PHYH"-[7\$C=Y1C\|VM16J\_M#  
<@T',L>VF>&V\*'N\*@\_X,\$S;():3/|\$#R@\_"-V,4|^=2(">22;"DKGR,M  
FP15|FDJ\$E\$O.J)&;-C':.Q3VU5C2"-J40U)447Z;|Z(D=51=\*|GI@Q.SW1M&;N.00&0|-  
CZC6VXQ^#F)U(F#N^8+,,|;L<3MBX47TS&\$M1)\*.K2%IWR Y8|M9?KVUSVFT3+4:CU-  
4HPM|R|MPFOS4-?KZ")6)5A^FWB-.G0E0|TR"-TFKF\9M:E5#E2Q=2/,&HL|L;  
(NW=DISD7E8UL&U2G^EN;Z^94JRT H+8JG?WT|J5W)  
M\*NU5">KA.B8<7\*9+|V=|.G/3>?JW%EJ)\*JF5)>ND,1|,|B!|.I  
M7W#Q27!Q5^J"=;Q:6T8"!1TGU^,G??" #RN|&P8>4&?\$MFM.9^|C-  
OR=N\_+;=-.4\$'#EZ5X&BG6#RY-'=1|LVR SRN|?T".TUV?FH@7|;T  
M+7RB=NBROH4CE#/X?V2\_P">E\_:#V&TG-L8-D7;+@?\_,H,Q4.8|  
+DU31SL\$6+H),20(O4T4|\*V|?YK((D\$N36(W%1-4L6HQB1^N4  
M'BG4;JUWZG&V)8D\_>%;6L\_ ^TRDAZIBSU1!?,FF+'DC1=#\*2O)VZTCGH,U-16  
MM0C2R#6OE4U5,HXRE\$VP|@;XD253A9)28&<3>1JZ;9>K9:K(G6UI@M00M?  
/:OJ>GO|UINXE=(O,M:RF+LTBLGJ2;6PZKJ44WF8IB'6U#K:5(BKQE%7>;-M|-  
H|U&GE=5ZK8UB"Y3=D>4TRE:ZDEC9F6|CU;4.MKDAFZ:A<"\_':/-1HG=+%  
MS\*V6YB(CL;;W^US+JIU.|S;6|UO-3O|^E|&EJEJ0;+4B5M>=^  
M4:%:1\*KW|9"&O"|2,17%Q9K'OJ;)S-N"@|\*G?G|KJ=,PU2TZ+PGJ%&UV#TRH  
M16V|^6O;?6K>BJIW)54^QIBWVEICS;R\_E?0I2Y:N2>JVPX%?;,,6VG0V"IO  
M;E9\$M+'2V6^:H+FM2\$MOO|;">O15DU+D)SH\_8\*+3X\*+MQUM);A8^,1U,EKN  
M:)P5(-O\_6|\$=RF7W|.0)##%\*|-1""5J\*U-6V;"">"V;+&|/,+A@|,RN"O+  
MLK|EJ;39/!:)X|S0G+>PT9"\$FCE0\_)Y&ZUQQL5,R&1DA|^NWSS;HK>#M;5\$&J3OZF2?  
U|V2^1LS4C.DLMZ1MRQ)+B-16B\*RFT;:XN&"R|,)75OV@3I!M+M\_|,|L?V^DI"H=?  
J17)Y Z1W|PIJEEG|-HM@=O/&/7-^A?GQQ#M=4#:&<M-  
<,>>>'&L(#^J@I6|LW DML.\*0F>M8AMN=GA\_ ;L>&I<'V.  
L.FFNGC5NE\_KCU\_0G<\_1\_J",3E\$\*?6'G'?G@!YL&|MB4/91\*N(#\*D'\_!B\$)+  
(|\*K\$/R3BD(W!;#'\_|CX""0D&G\_H0^:|\_K>/&\$DFLY"FZ\$/I\_YX M;S)TP>  
|W0YH^!O1X'^R>F%\_('BJ(-Z(|-H3T;=)V!\_">IU\$8LS(CT1BS&)Z\_M1F00!@|X(P|X2(Y|M|  
<\$)1%)|PA@B"F!&'4GB""^LJ@|@|B/7Q\$W8GB-8!ONM+8\$L@\*\$S1AL=\_@-I  
!^:4<1C4GLQAX00A|0|!(HE,A3&/P\_#|BAH'M"1CH|M+SD.&|(^=5\_0Y|(2!-  
|R,2W)XZ+I'0=(+HC\_AMSFAB%?>3&)GD84AH+,3.3M;:T|515EM8\$\*X-  
^(HF!!"G#W?|&6U!7?EX>^V|JR"MD2:PL|+2+NU77B81\*;  
MR=^8Q)NZTUOL)Y"ADWCY+1Q@+%^KS!(T0H2&59.OW%T7<5)8VE.>R\_/D?@|  
M\*3|^T\_G\$"<\_SNT!+/,|E|MMP@#2\_DMPO|F0#H/C:6;'SVMDD;X?V@Y!9  
MYQ<3().0<|UO=FW60H8A'?\$M|""^N;#B:8@QZ@X&M:Y9F|619T6U=M'&+NJ4|S9.K?  
@&^F,IWR:|E""A"NO)<=<&ZD(UJE<7&+;|(VC,M0>!Y;&'8?%8PM0|^)#QD"E4"@JZ#Y|  
=L&V|Y^9\*6>GHSQ>0,R,N\$573,(B\_M4=L|X,+31MP5== '7#%YMKV.?WLV)ZU>|  
|/\$^;112\$6CM9!87;K\_-OHWLTH"0(DK@)J8|?=#5)=M|E:967D9P\_AH2|SV?YK-  
%BZ+;&Z|Y|^Q'V-4%PE-T|CO9V+E\_9?(D.3)E|:M>;W|T2@+4G|  
<^+"&\_@36XX/!C%OZZ2V?Y+6\_WX5P#>3UX@=5BQ#K^TDEB!?Q\_M\_CX\_G|7O2-  
<6/U4+7+;::=Q-T\*KYN6%OA/M9K|E>.|\*&F\*6#QEN7G|\*LI3FWB'BJ MT)\$|HV  
NWF@NJ0%Y|JX&  
M|C<|5L&Q)O1X|72G=-,0A>OT;\*;#J,,AC<2WXZ6+3(>3W5)+NKW93^MOUSUKQ/J5V?  
+FT+7+@9LZ#\*00&L(-%Z-B/M""G\*\_YC)V";"=2^9ER>H@;#9M:|P\_GG3\$|A?  
|E.|D?)X#|30@L3U|,T3=\$;  
M%V39\$|4=J>I:E<|Q+C1&TT|QDSQMLC2>CRNMG;+;"D7F(\$^=6;WKFKC&DK\_7  
MT)KG,I&SU:DKL7,L|B\*:6|9-NSH|3NU;3:=DK|47U"|74I7=7:H0Z&H59\$  
MM93R1.6A>FX%?^I+AEZO:4/&|EA+%XX=W@I! ?R01TT|TG))Y3F#|G>K::2\$Q  
MHFB>BY=/\$>^#./|&KH^#>"C)/73C&>DRC/K0K596|&U+4NE2%/CT,CI.DU|  
M'\$K4'(UOG;:-Z|\_7"#P-C#|%)|^H-%=VXQJC\_MARYK|6AM/UNN|VT<.Y-  
)G<>^#RN729K.LNLQ3#,2^SRZ2DX>N@8T\_MYB6M25IKYL(V%-2%ZF'B=X|?  
#R;NYC8=H8S^,M1,VQ>\$97=\$?&D!XXAA13UTL%R^61:U)""LL4"-  
+.K&H.L2GAD6|G5.1G7DJ\_5>6I/Y@(|R0X^%Z9L;9\_HM\*7J\_M|3KXD%6=:)  
<0I\*|NHJZK|MHBZM-FU'O=O>9NNE5|6"I\*CW9"D'E,\_\*7P'P2T  
M91=H+!7^KBS\$\$KSPPH#!NOC>X8|T\$K;D>?G;THXBWHV?8\_MCH,-T\_'EMX\*"5FZF  
(/2\_0U;-5X|<,".QC06U%,U/KZK:YJJ%R^308-%&RK998|Y@;1B(Q|I3XBM\$>!D  
M/R'CR\$=^\*&|YZD: #9AJD;W5<.U2Y(3Y#6#)W>V^T|^|,(K\*&2&'<-0M5>S\_MZ^):0%;  
(./8!>K!3XO\$NZH22EQI0G#&EN"DA+Y>\$+/EDI\*F:>SW,W|PY0/!M24#Z%<-0.!SH(P-  
2"L0E-T|<(HK6+5/7W"LQQ>L&(7AAKH0|LR#\_GT,+^RH\_M\$-&\$N0

2GDJ2@)8(\*/=QE8A&MU1H/T1C&JJUGF:\*V?ELRJEJTW#N2E("XFY" M2KJS@9+&U/?  
V2B\$G.JO\_B\*,G/RE.ACL0Q7X\*^D>2+-97Q@SZ?P B'<|MV15; M#OB6R3-  
(A)>.:3N+&QTZYOR)+\*WY3AP|&Y;J!N%0)YP@L+I.'TNX0|7H9D MD/&AA4Z\*-(W?  
9&'QL2A:BJL=^>D(D))LGA( F1M6 \$LK|6U#8.&Z<) E>8!C M\_#NC80IJ.!H&Q  
>HNBEN=D3=.\*P\_6CDN^0)7D.NYUTL|T:.-\$SC)GK#V!.\$58L?F(@9T;4#V&8 M?  
&H\$)HMY\_XS\_HJ/Q6\_C<^J|8,;\$D;AS=@R M/A.)/<,>%BJO3O,)Y=N&'0?2#Y|S=F  
(M|0X-G.DG0\*U'>(NQO :2+T%BY MR<'@8)L4L/9 - # (ZZ0?  
F/A\_ B%MF8M!|AR|.N+O\_E:US/U|L>#\*AE.J9C M:YIN4H-!5V?./WMP7'\$-  
!OC|#B9\$GO\_E9\_JN"LMUSVJB7)9W,V,J|6" MCZMT 7MB 2A|;  
(0%N<<@24\$>@>A&Z05+ U+FPJK/I=1("\*(!'"')1G"!M/TOP  
M"XX8\_MV043X1AH3IG;Y\_X|6.P67DS)/S( 83KAB|V=DT-S2A3( M/?3F)"H?5GM| 2HC-  
@MNZ-Z9VT,|M\$ X@(>F\$:\$F0\_XY30(NI,?PL|19UPL  
MLDMC3A=1%O,C,;.&&?;/ZW)D\_"V"O^4S%X<\*=R+#G@(X3JJ;XY6UQMPZZ!;Z<  
MO\_1VGCPIJNDQRT(JO9^)^8|0B1G\$=VY#/G7ZOPU<\_+GW=MM6/IE5|U5.U5RZ,0  
M#A#1L|YJ-L">-|3FKAYK@O:DE|I. MOJNPZV?H|'6)P(@|0/Q<|T&&4PC9X?^\*DFM|?  
MIG-T(=1:JT- M;RKM=DE ,R30&@(-S SR^CUS?VHB3/=2T|  
>U/))4FOBZ#OLPF,TP.:|C"T6 M5K|B,;LUOB|ZV\*O9YML=S\*5I2J>  
|HJ^QTYHV;R00=2GED1|+D2M\*V;O:82B M)&|D)U&TFZM<;AMTV3F\$|'#T?J=  
|Z33|6^\_)3| /W'4K@;520|W5D%/<4S9 MB&|NWNCY%,7IHP C=7SR|'|.GD1:  
M0Y>JTYF-99Y4MX^5=ZW8/5LBIYW(>6TH9|/\*7|(|J@?7/V(VIB\*|9,Q"&|32 M&W?  
1BIW5N,N|U+F/=NF6+:T5EN\*G->:TC'UMA4X;)?\$E\$|M?NH8%2LYE1F| M-  
JL=HCAE15|\*-.H<.^'|^.@,/|@B9=I|NJUT.UO>T.T!;M=304^RRR6PBV\$J  
M5N>HM?,DNTAV.5MV>6TIMM/J=17<-QOGRG9|,VKR 07=Z&!Q\_"?/@ MTDS50EB|  
%2S5#<,R\*#^M6\_9M8LUPWA|F7|'L\*I#-.!E|6;400;4C|D3#8 > M'BDO4L9?@.&  
;';.QEB^\* 9;R^N)%113/%AZ'P;O6)ZHIY/%,3J4B|!%@XB!Z  
MAE^F9,R+D>U05\$)2X|XH4)NGP/Z\*O\*QUU";0.BU"|P.Y-!F"S<)>#F0QJ TZ7 MB|>%\_HBC  
3K@N#Q%Z|).8KM-  
!5P4LT^'G\*VO5>3R#DT0Y>HRRG&MK7\*I\*)|>.1TM!;IVA(Y&X/A&KNNI154#  
|+\_S4(6TT!;\$ MP7DC/\_23%(.SGUA1'40>1!>GU=F\*IR-#KEJ\*|VCZ\*,5FPI=E|KBFZTKB-  
M%9>10^)^3:B?DRTJ\_%UWI5S-|BMG=4FN6E;\$,;.%NR3!/@M)QK|CYB=;|/#-T/  
MA"3C2,8YA;1NXIC';5MR3|XIE:|^28E;MM2'G:7DO.Y0HT5@/;|R\_UWJQF  
M,\*|XK^NJ655QOGB'5YR7A9Z/LX15Y;YMU2H7>DY6EMU;C4>/#|GU7&#.5;2H  
MS|=0"\$TX@?U&P^|P2)CZ809#PZM /OBD#|.ZT6C\$8M<'DRT XBORG#PVCA(\_M)?  
TL@9TD2;XD>'H<^%@\_7\*S03|Z3,8N3\* Q9("N'GYZ@C%)C : GNCHK9 A  
M%915(!|^\_#|^&TZ|\_Q&9%HE\_-%ZS-Z: S>X7V MX>#(TM60S!>Z7JXI>")2,  
(QYZ)3\_'<;%L;TD=WT@6&\_W|!+/8-#9|D,\$3 MKKQ%V-|2!>AL7\*3@|'AB(W#VF-  
N)&K"O \$%@<7X%\*R)MF8M!\$|2P;|O\_N9K M7<\_4NP-  
L,\*"6Z9B.K6FZ12W#Z0T&79TY\_^R|>/?JZ1' W('\$P+|)+\_|3-|5  
M87)E.YL3U\_(1W#H%3\_EXTGWF@/TKA"!>D)>7|2^F/J=+S#.?:2|;-  
M;J'23)7"4XS&|7(NI>&53J"Q4"+@PB5>6DD0R5?LIBPP8"Y\_#+.GZV5-U-I  
MMBXNH'%8|@Q\*M\$=U31>|0^\_CMJQ0)4#U6|LI@HF%2+9|WY|L9GT;?U%6RG| MVX?  
\_O3A|P/Y^N';G|\_?+M\$XJD/Q;8 Z .3Q&?P@|I\_9A->6>A)D|&2>E98(1HMC)4;K3>6Z!?  
M/X074#<\$|= 'SIZ58|N)@V&2()5F0"N40@ .""Y^\_H (VXWAYY,/ ,R7N/SZ  
MTHH\$;Q60\$B\_@.H=@G#X.2?HQC<"<6\*,|(P6)ZKH2CZN+FC|/  
!X+@YUJ":X&O;O(Y21H#W>'!+!T! M|35|F.\$@I;446)KI=?DJ\*MN6,1J'HF?  
9!MCP,5=9H=A=:CK(2@R@/)QK1H2Q MW%,|9Z9Y)O! %KOPV0  
4UK6+>61#@SZ4ECJF->7EH&5%W6)#I M|S \*@LE-| (SP2;)^XGN^L,  
|@@3\*2.6%%|WA/\$Q8,B@/ CTO4R@\$P9 'G|4+5 M?  
O;3X=K%|J30TAFNO.\*QHD8/V"\$LX.E:+BIF8W,=G|Z+C-|< MTU2-  
AIU75@VE::ICVWMKXK\*^|8I;QK& M>4Z|ABLN5|=O/WS2>-SE=/8N+E%\_Z|  
<\_OBML4V1NU(10KKMXD M#|O"|\*ZX^OWY0^EZ5X\*Q(1AO?T0)!FM-+|Q;UZ|W|  
\_JGUE\*%N|V#|<^|,\*R M0"ZL?;)NVXKIM+%\_8D/FE#U KY>  
(>XK>W;\*JF23A5F'R;DGXM:'T-\*UQ'0I) MOJW"XM62K^|H2L?  
B1Z+GK&3;D>IFGM8KMISQLM7I>;|%|&S%Q;>/H=20E8C8|N)5NYT3|\*\*  
!|HOS8D<@YOLZ;-!%)>+PBP| M;N5-RG7QU'T;4M;\_BEM=XJ7%XM\$5N\*9,;15IB1Z  
MSE" T74,LH;L>2&6RMPPSR M3>=\$4NT,;\$^9P?8\_ E5Z=EVI;4CD\_@--R3M8,Q=FV-  
\_U^('0\$VZ86\_MZV|Q-RD9YWH91U>LGBGY10\*-Y)M&.KVMF;U|VV 6R3\*29;Z.9;  
\*DF8UM;9. MSCC<3OLYI?V %0E3I>RO\$8T?\_9!/114Z8<>"|,W1I=G+!X6U\$O) 7HYVZ=(

M4B'V.,(UC2?H5A&P(0\_UJ2U!L,CK^S)2+2RVEN\*4]S&XDT-[-B49M"HBPF  
MJX!!AM0KS,X\*(Y1\$\_)2ZYJJ36\_?@1^%"DC0T9C&,%<+:;Q9>D4SU4]Q"H]6  
MJKM>0R6;\$)33OP&PNE24X:..K4,;C-WIO\$Q(NIW?@CYC1!(9]V7-48XH"F-[H MJQ5#=  
(5PJ!5\?,3?TG%DQ4C""8)&<<^8 Z@3+R,X4J& M "H8=VDQ<30B001P5TKOT#2-  
\_7]I&I5'I90K2BSX",=\*ABZ@CH8>P1PK6#^-M0^8I!\*9^9D&-/.7/#]Q0=\*FA+JP]03.,  
G]6D,T6#00);Z\$^\*QRO&'E.0 MLP#A8NTW?9@-|>:Q<93XZ?0=5=)U3;I>#M\$  
8\$[HNB19%\$[7FMI]-2^6JD9H M\*(20E(M).2GO.\*193?A!] S/C\*(X?12T\*V"#Y 48>?)=(L?  
SDDQ\*WYG7AO' M;\$PG7(R/64B#=\$(&K!#@4HYN16\_YU699D&H]U9JC./C 7\$=QQ1A;D-  
R<]-QU MS!4TE\NR!.12]!>RC 68/PE]2E(0MAY-\*?||&H-01;%( Q@H C&6("SSU8AW  
M" GK@7'A]%^:0%||\_OL M>^DP5]C++^9KZ]Q>H7W0L]-T]2NE/>A5V;0G8B-  
CL7]OZ=\_AM.C(&\$3231\_H M]L-'BW E)!E&SZ\$H8X\$V!X\*DS^!\$ M1-  
G69^0]F]"7'MBQ;11SE/'0ES\$S6(]YGV+E;> M&"?  
L3?'+VZ(7N1\_R7?.7WLYC"OEHP1]G]XF0?  
ES]L=53.,RJ\_@FU>K/66G;H>=XL:&#^:MFF+-3^W#+/1&RL7U54M75] MU"XE??:)  
>>:JP-M7QGDX'@YS%.74Q\$M5Y91J4YT(PYH%U]Y90/@P&8WBQT  
M)T+H]\$%2](>+M&D'>\*Y%UCE%LAJ/;36,\_&|&A]W):>#PJH]P.U3:P&XWF.T#  
MIFFIYFYA(0>XC6L#75U#PL-7EF9QB)]XFX\*!)]@E+ZQ1H.Y^CX'S#EG55:YKM  
MLX^8Y39PGXQIWQAEH9ZD'4L;B:..H#L(+,@[VY0 <4/TC9\*"ID\*:\$QHR\$9@=;: P%T?  
(@Q" 7-PL MX\*\$=17!!U=C/?CJ\$'VOCL44PEI=AF\$\*-]2HDR=PA!K3B.H#^X^@9Q^5Q7  
36 MC(/<8;:!...%CXV,3GP6>B-W\*GTN2R/7Y'+C&A;WGRYX&N&(T+0\_RXOXP/LQ2  
M]A&O@T]X?B"X1^98K^D84NU9RL:;8LXB'BV-2#)]^"-0AD=.XM%W":G.) M<(/\*\$J?  
\_"AXY4?+"&F#)L,Y-Y%0GJ<%1M3HI#8G+C6'QG9(@A)'U95]= M=TS!\*EQN#&B\_2'0B:  
91\$ B%3]2=CK%".&JO"9MJJ#SL-2V.\*]R\*1]JVL9( MUQPNFCX/F'8\$OX\*-I'9\$C'F3Z%?  
+44V]NY^ 3ELUS&:QH:L\_-^P]19GBHC;N M;V:..MDSL=FNVQ?  
^MRS|&^QP0Y#D60'B\_V4A:P\*#@S!;NUS>]HLY4>2?GQ\_ M?P?B(AE0\*2I2@N&8?  
HS]J]1.G/+4SVV+OEUI]S9#S+PNBZ):IV,YNA4%:431' MMH>Z:C\*V'47KM+%;!U\$E/M3:;?  
\_TD]BR\*(VJ70+I+X]JJ+;::;74L]JLWC65O  
M3PUF26UG16V:H]BFW29J.Z]UQ(22UM6EO6(N]VVL5M4EOG=RLW&Q;  
M%R@W\*WT1\*T^34JQ7P\$)O]N9ZWQF1]7G\_-/R6=>7=CI(%N!B/RB.&M;?EN%\$1  
MN]6]7'<:>N,F;SQ\_MLM 1Q+L1M7ECIX.EISG7-\_06PD@5]4@?=:1>MM M64KG!  
2^P\_FWG#KI>]^^V%QXV;9>:;P6+%U@F;]O]P O)MR%A\*;D:;3!  
(\_N<3P?,PV3:..4]H5=.IS^> HJ\_L']G\_A,- ML\*.X2)052Y]XYQ+\_2BO'Y92K%]3]7K+Y;?  
F=]HT^7OK]O\*B3CA=VQKPQ%P MBSD+1D5?A:)H M.RK@9 Q/P\*M^M#I;179T>&=8LJ-  
#.]9RK(X:..%U)]X#IF8US;HR';5C]O:3 MX-11]3W6]K?DHHZ\_J/5#  
]5)MOU;G@O;E'NT\_">M:;Z"4MF&E8Y?.I6+V]W MUFI'V(5Q+\_O=MFW#>0'L#Q:  
]K!;]\$K@LNDI#V0\$A7G]7Y#18\*\*O5'/C88X9^\* M:IW\_14?  
CM^00&C,4TDSF:QYJ\_ ^UVFIN\*9FF\*M?>6(]>|&)]-/Z]35SJJTS:L  
MMJ'ZI\$P#EM\*QOG3LV8IM;]DX(Z5C>U&K;VK3>M!7(1V/'85]LABJ3UF0^F)D M?  
GEU%XU&8\$'X-)@JR05@]KJ]KFK56%\_ %U0]2W(VA5KBV^S1AXO9\_JX]QJL7H  
MY]LEQU"Z9D]QNTW5G?:DA5]X@C1;/47\*?AODJ22.S=QK=S7%:;9LSR"Y] ^#<  
MZZBR"=F%YR"5M)^O#]/YD\*0T03(%Z'S]4745W8+\_&O<\*;]\$]VT84CR-#4:VT8  
M)HEC,\_=V;%OIZJU\*SY(\*G%O1VV:5W IW'L-2?DEW4?+8S+VZ]2F]H]!-!R7W  
M'IQ]N]C\_\$C:6.CZQJ:TNTV52XEZQZ-=4\_A)FH#ZUY5;  
<0CUDPZ\_0+;^M2>G%^LX9U'/ECVSI]D26D>Q3%T26@U"NX8  
MCC]#ZH)L3K\$QL9^X6#=#!%3C9=<&;+GIXX7?+[]6;4TQ>E]H#FGAU>^IW]H0  
MTC"TCF+;#4]H'R&-'4N!U"-?#Z>O]EU3KL3C#90==H'9RV57S?"3+M%B":  
MH^AV1^EV=BLNL0N\$C]A-:XR?Z]2V:7S+Z.V0U0)>TM0WDDLS<4L]H:P  
MXAVY#]T@]V"&/^]>="V4)BQR\_U&U=]9)14?8=;\$WXR"R]Q,7G?DAJE)D0KYMF M\$1,Z-  
^KRQS:H=;8FH7QM%97J<:2%NO0Q2]1:P\$Y5]C&(RR.)4%\*1]J1]0 MF&FZ984DC)/\$?  
LM&(QI/^+R 1W]\_ .U3:+O'MS)>87RB! MWK(>#%AUOFA;4)>J@FE=?  
H0WYT'F\$7TIFZ\*V,5/Z1K\_-KZ9;?2L\*.09R&]6 MY<" +@:1"TI\_P]3^ ^O]\_CA?)'UGL#F'U  
]3FAS#OB(]2^>&\*5TK4H]=%. ""L MY\*QPD#7-"&.+10%CWKK\_SGPA?  
Z>L=^"%KEU60]90+RM^HB%PUPA605B"!I6? M##FWK&6F/N]WDHU1?  
@, +L2<:9+3<(8+10'\$,SP3^@\*6PX(4!"OY-(A&X(V!S M6#7J(@DV#TE]+OSS\$TH  
\_V]H0A+L4:,2%)H]@-3Q8\_L)AH,2(S']JX6'T^' M,?#9"" PA!4"H+VJLP39O:-  
JO5<\*:W1!8]&HCMHO7TV'6GK/\$-.795BZ:CG8 M5J7N>@RE@\$BMU: ^65K-  
5\_C40C545FH"IGZ')4?\$\_'^\_BQQL.C"%\_+T M08\$7 0/\*"\_OF\$WH\$]XU@8]0=BN&'U"-  
!LLO"\$YJ?J \$L%0YL%C^A! ?!FP5! M <)U5 >/P%]AXS'0>N3E"UBY+X2-



GR19/@D(?ADPFB,L.OP;8,%FMS YHD ML#AX%CY\*LC[P0NC1&&P"G\_=%FL(>WM7\$Q-  
O C#RSF\*U>E<97!; HR@QNF|9V M"T )./7PMS^R?IRA\$K-  
\*,T(5!'F5!G,'5LP>84S>!@8V=X?,\$\$[X'GIODW5X M\*1UHC\$0:AYHHLV0H)DUC89;=-  
:ZB1H DG\$QW+9 @CH'T^PA OND%N"7\*P/ M\_!#V@TS 5?F1Z%\_%B8|K7AD0|.RP&?   
1D|\_6\_:Y1M)<4.(? \$KT><6^730P M.W3\_0X2|G|&#=#YW\*>Z|A<#Y.P7@'??Y)0DTDL  
MJX22V@:.\_^@N4&1;X| G|FJ9Y3RTX&@A|@H7" ?;|P\_16)^)|LRWR#8S,AM8  
MHQE00!;S;8IS-,WBQ9'FS|2R7O |Q.,EI/3 OL#TY9;.^)CW+^K3|N:-FZR MQ|<|HRM|?  
+5C+YL>(O|+LD\_,EA<.B\$U\_4IMZ^VY|@RH MWC.6.P'9CUHNJBTPC+:<@ "CZN#?  
OC\$DI00IXF+>&;DM%DUK&D7G%K9\*[F^ M=[<+ %IATUI<7KRK\*M"H(81P  
00IZBO&Z@(GK@N@Y1 L9\$!|C#UHD6?C|B0U| M-  
|BE#VTK)'HU)JH!AQ#WDY0|8SB&I@U>5W=JW;CE4|2SM+I.TW:6EJ\$:/7L\_ M\_1-U;+-  
O35I;#;2^2VJNX\_.D2>-JSAZC|"SZD>V\_T:89PJ(U8TPKP<&|Z%+  
M7K|G|CR5MZ\$|'0QR?/JL\_(P?E.#0':#RT%R<\*YK<4=\*\*A&DN2H8I,N=/2<\*<  
MC/N|H&,O\*(H3Z2^0Q>/E&|Z#\_%XW.:<5Q|Z>T8QM):C='L;|LNW('11\$MLY  
M\$9MI\*;W&Q2Z?2\$!JT\*KR3!V= 4TVC: MDZ&%B:P7BAU+Z5BG:/@GL5,#.Z|  
I:OUCH\_??'6W/H6:M=2^!LS@V4CHY9B  
M1^|JFL1.6|&CF8K5.5'A|6M2IV6\_IXJB|XKER'8Q;<6.TM%/T>U)(J>.L>,H  
M5N|S'K'/Q.K7LI\*,ICMW4E)8:V|'T:<7L276ZI\_&TB|?35M/  
&TF|(<+B==)N%TC7:|W|LG=P.?MM=Q)\_#&\*F1M\$F!%7RIF| M,N=#3W;P;2EF-  
\_4V98\_6EB+GM8;-K|OF>|B"K(RO%7G,>>XZ>|D G!FOUDL9E M7E!T9:!  
<:U&CR6N|EJ)&/Q'3|%'|HV6\*|E3-^R'NC>>GM=NMG;>/\_MYCNM MUU/,QF)QB|SH-  
J:W2"\*^\$"+6+,7>L4&.).)VX/)JB;BK\*=W.EJF\$!Z7AH|JY  
M|E|Q=IM%"MY8W43S!+'8E7|R>W|\$"^|C U B!=E6+BJ-L^VCW8|JKV|IWP#  
M\*|J3;AN:=A\_9|+M PK\*V- PE84G"6DM81M-(PNL@K&/T;3T#5:"B;5\*?:#:  
M@|+DTJ4V|Z&N|:|RFS<\_O>LF.L0/+7M1=\_ET9RUF\_4D:4|27&.:T|=,%KEL MFEO?  
5E46;VYSG>16+J|6|>;BRYPP#1X742W^&M:V|8O'9'I(FQ8H-RLW\*S\_+UF|  
MXFK4#|V8|0:=:41>;KV>:A)80,#!@:=5\_2|'<32")S5+M|"3IYI@LU?98XAO?RWM41P-  
L^KDPXWQ4&#SRLFNHQG35 M8QJG/F^%BDVK64KZ\$VPBSV9C-&T%R>?  
0U%XXOQ:H&E!LNL>O@E>RK|8A\_^/\_M7BWC8&5'QG9X|4W:-NK%-  
QVU:UC|4UWU&YW?PYSN:@3+&K|?8Z|6MC\_8ZT\_ M\_EN\_P+8^)^0\$G 2TQNGZ@?X/0W  
M8+K??\*-&@W|C;A;|J<^2E9;ULD|H\_P1S#IQ6NXA\$ \_#R=VW:"VTZFVR;/+&;D MI6;8:F?  
F^N%.CV77A)H'HUIS#SR|\*=#>,W4U.X:C|'IAKX@!99#QEGL#KFC  
MY\*76+;T\*EE1:MW#7N,Q\_@@?',(WKCv&S,103R0C@+OPV>FE|PH\$5LQ%%S,3< M00,?  
P%SA(R, &\_YG!;3&49P.(AB"^#!OFL9^/Q.NE33\*7T?W#GH0/V8/-@\$@  
M8|7XLS6O|M|4|3Q.Y)S:GF/SB|\_04A.\*/96|L+U)^1E!ZBC+ZA#(4 AJJ\_ M4KC75.|Y?  
77.4V5PFOJ|G4<7|E'|RN8\*%@?H|2X&UHL"<27K39Y3SD0>T M&PI/94?\*X)/R?  
EYV>YHJS9@1'D(;<4@E:"P.S-6 S8<^DC>@(+9|X43%?G2 MZ,U|KAO)>@/!G)XZ4"X @P?  
1,Y=6PFN\*/EL0\_8\_6+B4\_40B&7!#A1SE@9N+A  
M37W^/KIGUK;,,QO'5'=4T>OMR|9G=|5'#3?R-NES4|1?EU/;;N6(<=)8>JT@W  
MP6L5%A|GR|+>=%Z\*!O9+XKQ&IL|E F+NV&J2OMHP\$?7>^0#00%!9?;=&KM^  
M\_1|%=)OK?E\$&@WO)4MG+BETW\*0\_2;L3?CJ(L3/>UY0T7%|N";2TE5=^@"DB? M|J9?  
2X66|SJH>HU%O"VT'+>Q"R@\*5A7;Q'B-|J+VL:?= &<8\_7|H0-Q44; M7U-))I%  
<@U,LF:|A|T@^G0%'CY7&\*BR|N6A|M\_NG&5#Z5B6TNWL5JJBM84# MI^\_73|S?  
DJ3;A|J|"GG;\$-N&W/P|4)84D-|L\*F?+|WM\_3YT|VNO\*N-|6;|+2ZP+ MU>IVF\*  
| #QF|T|'6TK)I;#O1 M PI|P2X:8/"LP?BD\*+HG\$218|A\*QSD%N4M15\$L4-  
>X^)#|^|ZN@8=,UK/:6W8PN8BPB/.4N)O2WBSEYBRQ! \*>3J"SG#-A3+  
M;JHY2B'7!O1=L9#;UL^X\_T:FI6RF\_/T:2/B-;IZB\_D!)DUUT4NYU)5W5JK&4 M58E-  
AEI19V"6V\*179\_ MA-NK/;+V"YQVRPC-49R>H1CZ;OWJ=P32\$7PPA^GC  
MV51&GLDQ"=+F\$/1P|F?HH6E.RFLIKS?\*.|-R%%WK27DMY;64U|OT79XS/C2A  
M86|HH"%1#S%O!L\*|>& M';P9B#>|4(CA3ZSWB-4JL>;;&%80>:NKW-  
%\$=UBL8;;\$^2J\*O"HSRI76|55P/9J%&#=#M(:Q%FC5N?-K |INU\_Z,4.\*  
MK1@YQX>IJSTD^66R\*FK((:|^+^92OS-|A?9!\_&?IZE=\*=13UJKH\_)ZH?:?06 M""E?X?Q#  
6/!82,\_K|A@Y@L6|H|\$PG"2H0Y2W""\_A9 N@B-E9L<# ZV20%K MC|D1B\$7\$588U=  
(5,^(6V9BUD&+!/KR\_ ^YFM=S|2| WLP H);IF(ZM;:I%++SP1;JM#A#IG|'7A|  
|0H;\*"MSICSC9BW M|)|2L>SS3VC8C6+;AQC3L91.K|/O=\*,+)V?3I"FZ?  
2)ROOA:1VMS:B|AE,Q M>A=0\_6@W#2<%PY,QU\$<36L0\_M2'4V34B%7/^AM|GX2#I\$  
\_,?L"IBAUQ|5KVX\_O|. ^\*21;3T&4D|\$<@^GG4 MB-518('8IY0W|0VCE/";U93%L-  
\_P/N5C4J7@T;RIK^Z:BPT+L5(%%W59CU1 MYX)+>/\_<\$4V+%KS8!W,NMJ7F9OCL-



.GOIY-.M\5T51'OWC6,\$Q'!&(TN7FV M==72K?WH>6HF3W%W'  
) \*YW%&X#8+9&+IM>GETOR MM&F:TC%/Y#6^>'GT!5;2B++D(,Q3+6%IXIE1S:OT?  
V9"[7+=6(7=PQEZUE M[@29EG-DUUIT;,>XNQW]>-NQ^/9NM(-#>LD6%@E[41SS+  
(9DDY^H.BFC>U9) M&6XT\*M\*AT+|693'I3P' '73XU'R.8MTTCP64Z:S/!-  
IO^DIE8|Y%NG&O!Q!IS?(Y4QCL MEN5SW9(TT\*)NI7>53;<@S/ZE/I^/\_/X;N?6>4/\*L  
MOD?:%T1D\_?X#)\_#WSJ-FH,.C.D^9NG)I ?^Z:K0N<;X-|2CW0%924\$E!)065  
M%%124+4+?E)024\$E!=79=#4Z)ZMX%G^CD"1#?/HA+Y0=1KP^=HA%EOLL3+-X  
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J;"DEH|PY!,U:RDA\*I?U/MLQ.IT5%UJ^6\*LBCOT%\.5YG2V%7X=K8W  
M\$ZZWP)FI=DY1WZP-PE?\*&REO=N\$<;7L+ZJKE3=.2LU+>2'DCYN+QF M>=.|5GF3&Y?  
%(J9IMJ(9V6G<.3N6=41F-@ 77I1A2F|3&..V|DY"1T)G^OZ1 MJAV=5%!-P^R+QL)NE/  
\*GJ5\$?B\_C'4@PE\_?&8U3%LNCK^'1TO3\_JAM |R  
M\_J429U>3Q'ERXI+\$64V<|BDJT4GB;\$?7BY;\$DF'!TK&+;,\$2%Y)G-^>T03K M(9VF/\_^N?  
3/.4!9H:J\_I0;4%25ZNH-B9YLYW|\*OD%KMI%+3DEK,A;.DM^|X9 MV+=J.26=A)TK?  
JAU44XV|V8YR|&8O:8!30.)B1+&\*%Y\$0 RB\*.1:&2#M0'2 MB,!=\_JK\$N\*(M'">FS))DQ+\*  
5,R8J@<)?\$X9UM8;TB<\$#|>L MWL,5#+\*|5&@\$ \_()&WE!T2 ".(FW(S\*.HR??  
8\_"2F\*AB1\_!(B@V X.UD&&6! M)TJ.XI=,)5|"O^R8"+87+-.\$?  
3>%SWL7C0"3L\$GJ|Z9"73+\*NPS:Q#;\$;9| \$| MI #JEX;F7XUIC%YHD'&  
<\*G84C>/#J)PI#\$PT78^A|C=|2:V\*A>F\_U0AU57|501|76+=3N64U7^L5-H^FJ  
MQ((|\*OD8Q019#X\$.)I\$?#J)X)!:"8\_.;Q=3)KD+57?  
ME\$=W>F4Y"V|,U=\_4\_1Q\*Z8ESS0!\*>|\*#&';G/\* #|\* .V5" MEN\*#T0CK5L?|2W"Y"TI6(B-  
WBL:SF& .DW35:-8Q6IJS.%DZFH/(R+0 \_%- MS \*\*C>=FG==>S5?  
5RNF@,WN%|H\$ELG3U\*S7J89^".DHM)T45KM\*\_N'K?^\_6% MKW4|4^|.L& 6J9C.C;  
UZ\*6X?0&@Z|G'\_.|HOB|>\$T,&(.L=-'S#|\_88. M8(=O:/!)PFJ@U+ 8GX(UT=:L  
MA0!+#+Y|;?-\*.J|>/?ZZT#?|S!A(QWZ7OJM#?-H'|^\_T\_KQ\_? \_P?SO\*  
MY|,+XSN:#,D@B)|G="L\_\*?>D)'5.SW;4U-^R)V7743L;&DG6'4HS5\*.WODAX  
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W'#M0W/>.,L\*F M=2#9;U?>,V(VR|)\$5VS .T'OWR\*ISX|@>2>%70N\$=0^EMF|MJ4  
J\_V|BPH., MS%I7W IY9F1(/7Y|N\*-DA\_BG5(>,Q9-/3UT>E|Q6\_%>1|6G5\_/E>\_OB=7S(  
M,-4|TKAXLLGUNZ\$"4-+2\$N:6AP\$O49;F:PTR-|TP1&D6\_H"12; >|H\_PO'!/J(1BQ72CZ/00-  
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M "L,?;S4+F;C@E:L6KL1,@8JN\*Q/%0%\$5G,,1^VDM,LG7L6.9-3'8C)9Q|> MV""""!88O@  
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8E827 MAM+IS07R%5,0?S1BG@^+!.;!R5^:BFZ;I3#DV;|2+L4&CS;G8CH7IS45+IV  
MIS3I7/SWR|(B M^4=LAA)-|:W>.:T\$O=:M3"N0&N&8A'Q&C4YG'UX@QZ0E! M@N 4  
P&.Q&;&@#3D!'!%S!J'P@@(3RZ"LI5=XAK %0^XS|A5\*ZB-8=|DL)>  
MX(^+Y)2'@A^&D1D=|^!EYY@L <9A\$6>R\*T-\*77<7N.:HY M=Q(TXM,  
(&"3FPP@N2D2\_R,+)QA(B|0|WZ7,A MC-8D RT84^6X)\$CY<9T?2|E-'S|R THE|V>>!8  
KBQ-X,.(Q3J 7""R0ELN MS,H1:&FHJ?&S9SR.HQ^@:W-  
UR>F\*EX2.J\$XQPI|MT<|).%\$#&M;.&(P008( MCP?|KJ#39|RI"WSVQ,1!L06#^&IE<  
!|P|&.-9L |A\_<9Q.N49X(L81QG|S MA)W9YE\$ \_XE(4+5G/ W).%C F8%^8, "3)8P)9LPP?  
^DB3ZTU^7#H0LO5>"3& MF\*(S2RC# LY1'W8DW%3\*+'O.:7.^&FCP(%-Y"A??  
R%V9R\_+|M%.FIY\$|Y:Q MS8ED1KW-^/C"">F66YM\*&^"/<(O9@\*'0:Q?\$3IHV\*?-  
BF|U^~\*4:@--GX\$< MN%VN"9 KE?  
^#^9&\_HZ,9|8|V@',F6HTV@W2;U.PV"W|@#@#4DA'1.C=\_EZFM  
MZU);G7GH;)?;Z|@RM56FMNYA^|6IK7>W?|P\_WY.OG|X|N7/KW?\_UPZQ?N"  
G|V8I7&NS(-9/LJ"1RZ|^Y.IRQ^=^>5!:&|J.0C&,0@UO'A|KT% MV'T'5AJA|&4  
/OZHVPTG7UN4G%-E)V(#IR|OFP.|&?@)7.K4?|Q!5! M'\_W);%WH7\*=I|RPUPFZ&&\*&  
|Q<|%8RPP0"!@E8GV.1W9?/FX|2|^38KO|&O M\$0L5X2L8ZC&,R|B7Q4^&@,;.\*+16V?  
1DQ^/>7N SONMTM|H 0:|^\$BT+(B7FG MH1HD%?  
\$08W05A&D50LL&==7T8M3|TE/Y8\$P\$>U1H>AS2HJH MF<4)|O(?27Z|J9#  
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=Y+G9|LR"H'@5?9B@!'14 @:7\$XN#N95|XM7W<"V%0S|7X&'\$/99^  
M'L<8\$ \_@%|OU@,AULO@O#Q(?1'#5,.9:0Z\$N8!"4|C@-Q& 6(>9MFI M(&^!5|FI  
400OSJ!G\_QB8D3%;0 G7>KSFH6SN) 962?9>!S%;TU#+\*8R|+ M70032)2&O"X?\_A|O?  
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M&\$?9XW"NX)F.RBN@)0\$8!GJ9^\*&EY'?V2@3SICB)AJC^8;B|CCCJZ|="TJP  
MVFA>BX\NP#=")P>&Q<;@^P8(Q3W\*XD\*[1V&E=[\_TXY\_?24?6:N8W.ZL=M6=  
(G=8D^J=;7,6MDT^5JH;@|+.EF7/DJ%3ZK6??LZ%7.'\$>U+;-ID3,0GZ: ^  
MIR)GFMJSS;T5.5M?F4PNJM6+,NSIT)2M|CI.R|;45;O=17#;HO?J)5;#XT&5 M4|>O  
DJF.|/55M<(NUA0X+&SZ\_|A;\_|IQ>\_Z><(BM^K^OLXSH^U?INR5+F M^W\_%4WD=T-9  
XU(!^"EWD>4@6P&G:B&D=VH(H2T\*=9Y')<99<9!S\_(-W5(<2>XM\*"\_MO5R<7%P+%  
f=M::J2CP|X0S>('Q@82>J2\_0@KJ)W:1Q|H6GHAMV|2|=QXM M"G5%|UF\*TS&V.DAVJ  
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2V,7K'=LV^T733'-1;)(WS)XU=-\$=)M&A=-&KMHCI(T+IHTZFN.-16T S|V51Y  
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M0U+'NJP>Y(Z)'6LHH|&2KRDCIV|L^>AE795:TLE\_BK!92Z:ZPI|X=1V|\_7 M0;\*\_VBX|)-  
?B/MM&;9?4<474T5AME|1Q1=0A?>\_2F;P,\*EOZWIM9.?ORO>=|M\_\*NKOIX.XXFO#;-  
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BZP;\_D7^";0N=^>UB!H\_F(B/\_-"#W;|Q MNCS3|A;U7&KO|&\$!>3^\_H\$&/\_4P|@T"\$B?  
AM|!7R2\*VGH\_P=SD<\*\$@-\$U MHGZ8PG^\$3FTQ%|YB|1-  
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B!3!#|;G)VGL|S/^A0)PB|SO,.0XB|TA M3\_|/"#U|R(T9/D+C">E'89:0,9V(\*6\$F|H.Y,\*L-  
1H,?)@Q4.A,#>+\_10%ZF|@DD.6))OV<(|G|!|9G&0T  
M3/'40/D:LK3Z',U/DP|\_X!0,X82X=4\$XW\_Z^0N8#3&0QT.L"3K\_PMP7HSV  
M|<\_=^3/T!U\$|@\_@6GTR3DUU^S@!'-.85\$O M=;NC /1!R#Z\*\_R\$/C|&|!%'|5@?3MP^#?!4  
Y4 3A:\$P""1L2%4Q@!&@-: M|)NK\$;|@CPT\_-YL:|O+G\_-EB\$|XR0S\*!\_P&H 5%QL>G/9P?  
P(!?NS09+NHL ML\_1\_0|/#PR 9G\*|  
R7@.>D|BM?U\$%&A=\_DI\*BXQ+A@^9G!01Q,&S\_@#F!\_ MWERI(<|1%GC(TEF0XIF^\*L  
V/6#01KK8<4SCU|%DD0G|9%%\$CPHB"@|.SV0/"XP%>IW/%1|8^SP+/0.=PA'  
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(Y|EF\*\$9SX9/XH%\*&8C\_G'| MVW2PA7%4|WY|X6M=S|2|\_WLPH);IF(ZM;\_I%+&4R?(&(S?  
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M^!2LB;9F+608L|&O+\_ZV&46\_H0<>&@\_>0<3(F?|C-|5X7^:K+5|", (Z>JP  
MQ/N'^Y^(H1+QOW\_|>?OYX?|A|N'^?S^0V|\_O|8/?B|\_?WW^|\_W+MS^?OA&  
M;G\_|N<#^73H|>|?'LC7^V|\_KQ-8L.FM|J|^@N ?9#'( \_IC'XV=)DH:I2 Z ME;1:|VU"8%\_?  
P;C"\$' %3AE&|D\$BD|XM?T!\_>^!0V95A,|5;RT^6?V|D)L|1 MP/\_!#U\$!1\_OX\$)WV?I  
M,V.@VXRFND7Q^@VH!2'J!;+|@ A?+;|KYSH#\* I|/Q-QRNF0ID#C\*:X!^,\*% M-@@GH  
#>@R>0Z!5>F'H&"0G3-^A%/, \$D!'" )#9;8^D>\*2UZ|ITO(|GA@#CWJ@-  
\_\*+#0|\_A!|@+^7|JE/V7)AC#(>E!|0%E"\$@ M?5@2C\_7M3XC0';FR-/=-.KH6K@ (W?  
=|A/&%5T> YV/LO\_ MO!US2!=00RU=9'/U,78Z!5+I!|QBL|CM.T6.E%B<2|\_  
\$9,CQIS&S;3J B|@.76 N> 8\$|B4# MFO  
|4>)|8LDJR0MXK+721V5?/;|X30.)@'^7='D97Q|6A)+ Q!/?2UA+%%#, MGC%3K0'.0  
AYRQ#%A A&6HK/WL!CO&\$!'!VXQ,|-6001,|@YV!'^0&?.U^XPV\$T#OB"14(,"X?<|X#S  
MP\*'.KQZ0|&F2P|>3=WC<"^\*\*XP&XVY0!+P&44>"|AL0KK2@|/\_=O38T#RC\*!U&  
(%5"B7>BY#|&L6 M1W19" B+\$M2Z8'? XCXN(&  
<)|@M;@T\*\$,|!^0EP@PT^%P3&A0'S9DG"BS8< M^X\$)A2)E^RB&Q+M?^O'/(Z37;  
(W73%\_M-9,.L\$MU@+7|\_ \$8A)C+HN. 5:7!X  
M#,%9FTN6"l;K#&YR4J3F|Y\_O;\*D@E<2L,\*1,&)@2C2 "H#G+D^ MO^Z'PSOCAQ0?  
&86C\$A%NFIAW,-2+J@\$\_-H 3Y@QA|31|B;\_FX^X95%&=SVD M:N9Z5H>|HAQ\*"  
(\$1716#ES^Z4=T^N!7DG"W@B|";PI> M".<3#80/|VPSQ.OM?"D8?MM4L-

Z)DZ/J;5=7NF9'<8PZU80N M-9M;\$D;%=A=B%B592+\*09")0I\*%)  
(M=M8MMI>5M/<\_K|00/N?O;)^H'>'MY M,XCBFX3R\*^\*BXO-  
!PN8M5: ^QLHH@\$C1|;G357KY7Q5+V(@YA,7=IAT;F90JN  
M4RQAY'M>P\$Y#PTY7,8QN6|JWGP043\*5K2: U%9>68F@|";5F4-,TI6M+J#6%  
MFM%3'\*>|V%|9EZM;|S/3IXT|/%\_?0I-P5  
JS\$38A^+;:/LG5HN>WVLS;#53L;K2P)0JOP2;:-ME@:U"M.W)P.3;|ZJZU>\*SC8<=  
MKZHA=?"@W|.B\$TOI@MIH|>Q3JHV7!U;:%<31%-R14|VP9|GI\*MW=2\$^?BH\*KU  
M#,4XK7\_GXF"JZXK6,1107:|\*IOPJL\$FP2;:-LE@JW7!4W,-M,  
YF76I&B||X85M6'VI|TW,N.\$Y|6Y6OW4'DA|.C)4U=+4T=RHD@2>I;2>I@  
M'A1)4M=\*4@=R'TF"NE:"TG7%[MI\*Q]HQ(:^UOK,--6HJ2JON5Z@F!T")/,"N  
M(EZ488'3G4N:L.G^E:N3JHNN6LV9QC|O|7E>\$?X,8Z)G'J"YF.@F&+O|T\_G|  
M#F"MJSCPG|5E|M4.2IVDC'931M=2M/T'M\$NJ.&^J(7=L+:KS26IXF\*I8I>|M-  
4D6%TL66D\_I=\$RP|O4FUGW1;B.,0.J<:8K(IW9|ZD@NEE.2WZW\*W=\$C\*(  
MH|&TQ,\*U|2<9'6#"C@Q|D-\$BQS-)+%)8CM:(;1E8LJ10N>NM|DHXKKG(-D  
M)TENZ\*KT3R(J\_%Z87H8)|WUPM,^B'OK>N%Y(,?0|0(472L.8Y?\*&05,5&\_I  
M"UCO,0G+\*4?|.FO/6\_&6=H,\$FP2;:-LE@LU03%U3.@L!|4<\*#IM0>!A%(&#&  
MDG#"Z;WES:|2R3Y4J|/"?PLT1PDV"38)-@FV W2A,2Q=<;H'"7H\_EZS:DMW&  
M&SM6'W,-H^O-C6D\*2C.)'AD-W?Q&M59TM2UTM0.|G))3Y\*>|GE=(.E)TE-;  
MNE9\*@KI4@MI7?NV9N=\$^LW0:E\$%BFF\*?RQ"SWH|Q""/=+Q#;9|U^8T7SB\*  
M87\$>|/):4W3;5!S#\_NF\$A0TD65T866F\*HW=|IZR6H8DJ@LC\*E/1'\$LQ=\$L2  
ME22JRZGJ(TGJPDC\*4CH=1^EUKZO-TETVRD1)C48V1L4N+YCBU|2DM)NF=|43  
M=G#02-)H-VET34W1M.UJ=TJRN%BR,!7;Z"JF:4C"D(2Q63V2A"\$)8S|Z|Z6Y MZ\_-  
L.9H02EZ1:\$#2N;Q+4K|I3,,B\*Y4,TCJ2>6VIMK;DD38DC3-@C5<'BS\*|  
M2+\*PU9|V7W\_3NIVEVV1)&E=,&JM.K:D#4D;:%>#JJ#U)&I(TJF-)U&|W.FEC  
M6|=U|M87&X'=KTP\_KZV=GZJ2|;QK>Z:/E|1Q=;:(L5|KH3T%N%9FP%Z'BS5\_M4'??  
@JK.CM4.P6&-9?  
1E4INN.IV&|EM2G\*2X72A.4^VFZJ0D.4ER1|92)>4|@-6Z/SP3|&DTC|^E26I/YCL>|VE?  
CA|R#<^F"F^NWX?^M8=MFGVHDHA6BY S\$,V J,,Y\_3Q1K\$DR@F|,  
<8GH9Q1C0MZ.=JZ<%H M%SW,D\$J3|,.ITB%->9U|P&/H^F/  
:9|&>0U|P\*;|1D@<11,S3BD)?0\*,P^|N M3C|/?E"0  
CJ"^^@#/TY2,@&:6HW|\_+2|0=\_7&Z<2\_^(C/\_1 A+VY@6=R@GCW M2S\_&NL/KZ2H\_9(W-  
0Q0=Z=|H0Y/6V72""|6\$CN&O M'SZP\$I>|HM05\$7\_\$BP6LYN"^^[X7'C\*)JKM)&2;VR\*!;  
&&@\*9 Y'@WR!'QG2"1PM\_?T8\_G\$3<(?.R M)>(<=MB\$/ZLD"Q<\$O\$'9R?/;\$#^4E('A@\$Q  
X#NJ(QIU-+F!EXXG70BG MF<=P\*I8Y".L%O>'|2/S|4P\*\*BY#1R/C&0)@^|  
<.LDGQH4MKCN? M+ALC'K\*8#/TDC6)D>B|Q8H|S\_ W<5I\_-Y|;1G&N>CP4Z?F  
+;2E!"@@@) M)BJYG0K2\$C!AB 0Y\*4GC3'P(G!9XY(G&\$Y)D\_21%3- H./R""#\_:'R,CQ\_  
M,&!QW@5CY6HWN42^Y0\$=0U&/2\$WW0;L,,H>AP0=UGKG;>ZZUK6W@|P:3)#<M?  
0PJ:0/J!U1A.'B<|CSVA!\*-/U|X\*Z81|\$(BA+\_&BC08RF+1SYW<".>MV0|+XP|/^=X8-  
AOGI<33\$=ON\$.:?@H'IA;4X7 M|<%|H2% 6SF@!+X(Q\_9#=#|0<\*9A\*!|>-  
/S73@I8A9Z?.""Z(2W7\_"6"8 MB=-EC#(+1XFRM+RD\$|)#Z(!>7,Z'!7/"KETF'(M/  
\_-\$S/B1!%\_.5(X4Z(8\$ M|)#\$\_O4; OY\$+3(30)!|P<^)|.H6|0^>7'\$=>35#)&3F\*FK/:Q-  
OZP, M//M>.LQ-HO\*+.0MU9J\_0/MA|6;KZE=4ZD8-#5F?//F@77)!"MN+F#"?  
\$H^>5G^JX\*DY(6\*YGL058"\$@M1M-AP'# M=#BM|HFB4C-N0  
F;\_YS+,SR<(R^7U.,L|KG!^"!M1S<5-6\*RYO"R=\$30;/) M5,T'F?P81|\_IL)"!N9(AV  
P7'ZT@)3DRX|92GTT!0OI\_J:F 0=(%R"?2C\_N  
MZP+D!W2\_KS;576G5\_E51|5>K:Y)N'4/E5K+TDS5-JQ-RZKYN6543W+R#=IKE|4A  
M|J)F|H|TX2U-6^\*7%@7P;=VR0TAU|RV7%LKW7)+;E:# N74K4K<'3>@1|MY'X/D/F?  
N&ROLW\$BSGI0  
M5D#A2.HDL\$HJJ@+G'RS&18%A0^Z\$'ZV>CMHR.ML0=%8;|H9J7"F=R1;>IVV|W?)#  
|7WT'+;U6&MA:F=-J+|6U|.N M(7%MELHYTIBA.M='8^U)'3Z9M&Z=/\_^KY&  
MNJ:Z7%7UNDEW??;4VJBL;JNCLOYBA\*8I&P%2,\*16A-R\*-K!@+D8NQE\_7ZH(M5|2,|O2"  
(7UB1= Z1D"-X3D,(7VB0<961|KY'GHNT.;O78@\_A83R2'4 NHJ;2H3|(\*R+#  
M@'+|)PP\*OSLL'%^\$|S|TPJ&MAYQ@IOCEMYBH"!|)/CEP-TB2@\_@FKBQWT?4  
M8AI%K6"U:B"=2\_R.K:M.UVQG>%?W;MJ7QC365VN|S-43,,)R&"-W>)D#B("'  
M3N^A;8.W5T.YR!B"J|A!EZ%JP@?."D?|Q\*\*T+8H!!E\_L(6/SVCL\*)\$.)|6\$  
M<^L(&RD|FU8;,,3BB%=QF18Y4?(;WBE M490\$(0%  
|8D&R5!@&:RKA556Y@))"XBR,!H-\$U)@IU=HJU4V9%3Z9C3Q|\_HW(  
M(PM9S\*LW|6||2W6:&MW|(\$ODX2|HT|\_M(OE=XC7C%|#=FBTC1\_.\*29Q6IBSC)|H+!

<:C!;FLE<<|9IYA)\*!'+0|0M1 MP: ^"XPF2BPL0B\$981R.&A>=D6MP\_(^GG%  
(M5/8#\*\$E94TPM\$@8|R@G%3^G.Y@- M)N|\$8:0DZV/1N>(JEH,%AU\$2:G|DA  
;LPMN\$\*R,%RHK56":7=C/P;(H=2:@ MG \ \$3PV"# \$52P?+LC1":|JR.7P\$|-29WD9ROR|!  
<9VL9H5'X&7KLJ|!Q\_ D M.5M3K?!JN&'^# .287D#\*B;  
(S5)1!0XB'6%R.+9|UT|I|5HGK"E@A\$+)85! .4W%L\$&9:I&B)1+IE7L&:O\$!4DT\*Z(W MR  
0G)O""RVHNC1V(\*\$0&&\$E :\$>>?;383YTKD& Z)MR'4?P--#E(IGC+PX 4921R|H9U(8L  
M|!2. ^VKZ\$,4!/= \*?P%OI5)J.HM!'CD!5#162I A4& ( #|@2|"UHI3?J%0|Y"6RRR31V#H  
MM"CDI75X|=W+C""K/H.Q#J8UZG=4ES\$00I3D)0G7@I MS5Q5X(<@\_(LO|-  
AIMI@B=DQBP=1/.(EU?C7W AB,:\_PB7\*\_8\$%>PE)H&@M\*  
M'S(S++N^:"GD1B%CL'(:HZ#XE>:>P;S Z2#, ^1N|MISO3G?%GGSVG)?\_G5^O M^(J?;5&  
(81UQ3I=S:|X%RG2"?H&'=!CS(JSB35#\_"HJ/XD<: ^O|1@|EZFVM(  
MW#3GH2/K;\_+'UR|W'H\_ ^?7#MTM4:1YF95OS@K!)J?BX(EB\$.U5XU7"LPI;\$'CX  
MWPU|-B ??@#?<./NRV#@N|G&+|H|. #7| ^ ^FJ@'7|@E#Q|R  
)4P7TB;D7%I>/#48"86+S|@)1(+@=C%&7@0F\$BL8XBY.,AISK/\_S(MW42W(6^9@\$3|1  
T@|YHUFOVD|J#27/7M=#5IHL69MI\*, 01B! .PMEC2Q#A MN@ZZZ#P^NI(7:N>P"+WI-  
0+7HN#9)S!MN(\*69)/AKDHW0-\_J?W#X4PS,AOO/"PN4BQ@3EN;!A|K5|  
MFU<=IY/"FD>@%> .SWY1I(\$WI\*\$/%Y+O+1B|8P76%-M\*NH MN  
W@6"|ST|QWLY9LUG\$/^L2P/<98\_9(X\_QR M\*,?=C"+0P3,JLSCY-(Y-81SE?  
RKZ(J;U^\*@XU1%D"9+KC:!( -Z>1W0)P\$'^ MG8\$ @<>P|KY7U1KD-  
9TE2| \$2UQ)@3<&FQ!M:|X5\*,41-'>\$Q7&4ZW7XYR"FF:>2VRD&DTD"|\*4@,8P!S F  
M0V"19P;/BJ,D9UAQF"#-N+Q)%> ^!0Z(PF,RHARE|\_85%QR|2LY@;W=/-1/R: M H  
R%=WS\*^T.&+H&I3\*1|K\_ %IBX851AOXKT8M&5':G)>C%+\*=PX1##EQ,P  
M>7U^JUNT@^G#\$3KPTUFC'00J|,CV;FF@X|T@'RSK16.T":6&;&"^DVN1\*WR?%)M|J<  
M\_N/VZX.P7>|O^;&JO\_WR|#|?OI+|SQ^ \_?/UT^W#\_Y?VKH;N^;L:M/:Y&G|\_M|\_ ^WOPL?  
PX?W|Y\_ ^V\*=#&7+"8;X" 1% ^9S!\*>ATZJ.E3GS' (=85B|!|QQZ  
M"0WAPNWE=!9#@5(32%KT4CLYM+2WA<&\*T8#1!70/T1USNQ\_HJX3LXU>.P-76  
F0H<\$WL\*|8+<(I:=0>17A8:%) M,19W1H&8 4W!DJPOD7?  
O@4!4^%E1K%/@!73"C"3^\*G:7-2?A>@E - ^A W! M%5KAHZFR1:=J^-39"-  
;0YRCD" ^;+%%:E"\$28|AZ&T;C00:=>|@#G\$|-YA5G  
MHFJ/RHP(IWJ\_4D3#XI2S92"\$B|7M<&\_ @7;!A?MN:TURW5VCTS;U8X:U MJCX!5M  
|JN3RM'@4SP4>M|A|TTYC|UT:O M'\_H\_ MO#AZ?WI-OM|H\_ ^\$:^?"0?\_O'G\_O|P\_T'?ZR%  
(TB4?:KS\_ #^AL<="ZM(7|N)Y VB|L'6'JJ&N\_! ^9B9"6LPB\$>N1?G?  
BLZY"F\$\*P3|HPW/VZS|D\_&(< M=>V%G|/WQ=GEYBZ>5Q(4'EYH/..P\*(2;XL1RR6?  
EEEL+O.2EJ2ED"9F/QM4 M?%\*,5DD3#CYJ:)/YE!;YZ1 KE!R1J^J|302#4IM'!  
(J!0.YT3K7%+F8WI91 M;E^-A\*<7O\$(1P4K\*\$WYS4-)37:CL\_>)<%I#9&:ZPCS"/;  
(PCR'#ZL9F>>D MUA&6\*V,K(^L'1%EB\$E'V280PCS"/,(P3VWGK\*5>|+AU^%  
|H|P2JHK\_1ZR?> MQQM1>TQ;ZT;&=E!6GA|H6S8I>|H&+)T3I%\_UV\_G|12>NQ+Q31\*  
<\*&59\$H. ( M3@>MK.3;BL?6V.L:4ZM|HLH;HG/ITS1"53U3O& MJHAS=K5K?  
U+KX^\*K?)9BF MBO9BX!8;V\_MKI:=-|L=,8J?8OLR4+>?U+YF^N M:2&ES8\*SND8|@W  
\$2 \$(H1P2@6/+1?7\_\*B#+WZB\_0M1@:T5,J\$-6"OZQRT9 MNP'@AG&PT)8FY7;X<"?.&  
|O,AA8A>(J1&8\*\$/,X\$V|WWK M-XLOP48AQ@0GQ@! ^ =,.&+1JB"X:T&|LOH,\*@\*A+  
M\_IMK!|N,2\*AONH3C|:US)R4C=|7.GY1R^1/TN|Z4(ZI|GW|B#(:8H/U!;B\*^ M"S%D5)A T  
&0(X"WQ%B4-C'@;H!;2?M5L XRKK" M&YY'|"(JC:;)V1)!V:;YC28,D1D /&LQ7\*6  
E|IM%." \_L/>@GR>OB3GL0" ^ M=/1QJ  
>|4;L>8YN,I\$WX.@ "V|OGTV5OR,\_|X7=E;0O"9"\*689%XDJK\$D|K-M?\_N#V|  
|WN^<1^O|X<(|&@\_OAP|,\*G&,:2\$#U/9ZFTBX,E1% GC<-RV6Y8F\_ M^UN|  
<|9QRT\*,V4PTYK?A\_0"->K>#YW|0?SBZN7L8I2\$ ^+)|1?2!)HVL,H&#S M,:UGKL:  
<7BJ|9DV|0XM,0H|=FBPI00\*B2!E3\*&\*B/, MAP TS0G9S-8S( \_3%G%W:CGT?  
3\*F|.LNZJ"J>@&-&OY#/D(VG|.V);EP"29W< M&&MRSW5|AD,?:-Q: ^/4,  
<\*&0\*1O=UT@|8(\$)|+YINH\*&P W^P>-SJ-6-#EB|.D@&\$PH5B@0&=YY  
ML|Y&7^"7OE\$7H%J\$F8:HXO?!8G7EB#1;&5"XJ4T|R3QBBZE+ZE?4,6Y6/\$;  
(YPI>7>0;|AFCRAL\$RP+!|@ (O4P""5Q^MZ3K.HD,+  
M^ )91XD:;NTQ'Q/\_V#\_9HPXU|CFFXD|VW"D)+|)Z)NI3XA%?-\_,;DC, M1CK;OE4:  
M#>4HF;Z(7+E\$+E46D:LFD6L7/ZQ,Y+I=,!6+R"4BUWKD4D3DJD/D4D3.)7?0  
M=VDDW4CK,4Q6M<8Y|-B&> ^)D T;:.(EH5^MHIX@|K2;1|N3S-'M1+3|\*J)  
MW\*X.T4YNR+P?E2O@#=#D)T'OW]=/=VAH>S|4/J" ^HP>K.\$W%19T"- )%)6:D M"2/4!/U  
'V#SH|\$ \$NYS,&RZDG91&'2Q-\$SY/B=M>%|Q?L\_::;7^OK\_<|XYMC.=|\$G>CZQ/792  
M5I^0\*3|M<+ Q/(@N\_+)U?WO3N3L O;| "E1V?8|TS|7RC+%+XI?

+ /61&O?P:G(!7/KK\$H^H70Z9PSBHY9W|P>P+.V8=:38|[(CQ2 M>&2)/3(90Z^2>  
/I&H<\*@1\_Q\*T'!E^;(/RY?0&4\_3"UG|.VS480^MOBLX\_@|U M|N GK#N#=%(71|?  
W8"\$VXKRL?^/|I1SE#+|V.+CLM;>M|.IO6\_G67M?WO+Z MPF7)O9+^!TUOD1^  
/QZWWW.BV\_4C07!6:OWYQ7NA3C=T\$98|8TV)8?9&%L M7|X%V#>7U44M(/I&1|)<&G?  
HPP(\$/&6)@TT:L M?A&6(C'B\$)J.C@:0:K1W10/0)%7;K50\_Z4YR4VJK6B.W4F2|J|3\_M#-  
&@230\_MB':P#;) S42F9D=J;I90!04F|,<,RL|\$BAU/),6\*|<'<|!S3+-#/\$K6QS M5;#-  
+2:/19^G\$|9GIQ.KB>7R8A|Q4VV2Y.  
M&Y^|S^@KS9\$<=|YU!|6@W<:0+WF|@|J4(+ \$7Y:J|V(9?&%,BN\$OD:K=H:5\_M  
=B>,2'Y9XLL"84F|J?'UV3CH!OV-JX),8#|5X6)TW\$N.A&|WQ|,^<5U3\_M\_Q?|+J&\_L.5-  
Q#A8PW%PP|@PM"W'LS!S#|N3-PH1WH\_)FYQ8|SI?Q-:EW|#U!+ P04\_"#@EY9)A(-  
TN(4\_"M MV0\_#P-&%X+3(P,C0P.3,P+GAS9.U=ZY.B2+; /G|)%7C=B;T|\$V\_7L|JK> MJ=Y  
Q2KB6N @5D\_MEXD44F4;P>51C\_WK|E\$!\$5)0.RV!B M3/"W?|J,+|1\$7,|TD)O&V8?  
3|B\*V|ABF:/EI#+5N|ZKQSZ^\_/+;\_S2;?|34 M'NHX>C CMH\_:+L\$^,="SZ4^1/R7HF^-.-  
Y|PZE08'SONK-G|RLC:S0S5-2=3 M'YV?GE|&S:\*|H?+B|NKJ\_-  
/5|W1^)^0T+R\_.SIJCBU.CJ5^0T?EG|GG|D1C0  
M)U|^7^G75Y|/KYKDX\_AC|Q\*/C>8U\_FPT+Z^OKZ|./EV/KO018\_KB??'T\*9EA  
M!\*,9WI<7|Z8Q|?WYFY.3Y^?G#|17'OQWGI|V=L|;|'-A9M+=/^OM+Z M9>1:4?  
N+\$W|HA#T2-<2G\*0)I2^N%-@\$\*SPVJ;&1A'YK1G1->JEY=@YQ4EJ'  
M./Z+Z1#1|:C#QKC=|@J/DGWW=E5CV?,\*J|&@+\*0&8^01\_3HQB)DG+M>; MTP|)%  
(G&%="&-(C\*CY03#;|IG8MAV?T=,KBVOSN6F/G?\_"7\*\*A|R6\*'Y6,H|\$T M-  
5(OQO6SZ^OK\$W871D-&C%W==2R2W?AD|CISXOHF|9\*C/&,P=?<)>1|  
CZA!BOUJ%Z"W@3\_Q8.ODU09B?\*D&MQ'IG'3:#N0G;/Q!)2C  
MUX>JE)%7,,\$Q1<0V8AQ'X==3|M|9:L8);1,Q2D1)?SM9)UAC%7C\$4.RO|/-Z  
MUUX0+YID\$\*ZY\*#?=:F\_:2+:X&+DRR|&\*W!'E@=B!#P.E)W4\$3>RTA)X@M7!  
MG2AJ@\_R>Y|/\*@.3Z^N/YV4<\*R0!|22),(IXHR10MN\*\*0|1&NA(|V\_7SIL0W  
M0>\$\*L5OERP7RO\_R0Z-V\*E%\_K#NO @W\_O15D;\*%U);BOWXFZ;N#!'?(B'Y Q  
M:Z1T4H: ^5GI=@>B1B="I9OP@!"WXN\$!UK,0 MCI!\$N%7%,..)C4E9\_ES|SM?  
QBR71R3XA"X&PQ&""EN)0+\*|&B\*>7.A0,>K\$E ML"SZO@|I+|A.D?.G;P5XY\_ |O5^=GG?  
RQ63B&T|':3"4))237" M5!14&0)ZT!=5|, |K%7N!#5\_=K>%G(O4Y3I2\$2,\$G%#("C%>-  
<\*"FBUL;%2! MZ(1U(QV21+G05C^NH)+BQ#K/"KT;(#,1;Z@15["LJ=0#X0A4?1'DH  
M2C+D6O<%Q|Q-4\*N|B|JHV.+(A?..|\_\*Z)  
M'5G16";1\$50@L\*%:H(/E9LC%+U5QB%F\_1TGFB'%G8,+:X2AHMV)J@#+F"+9  
M8X\*&BT2J,"H44A>(T?GJZ7U')57\*);LLV&Z\_+RU4%:QC&!0HY16\$OCAG+MSH=YRI<(Z  
KVYZ%<0TTPF7/A2\*|:M|<,Z I11 M!"R(\$I|3%ZK4AG)F4;&.  
<.6J|Q8=,@OPY\$%XE=IUSEUIK".RR!\*"T"240>^6 MZOQ:|R|B|=,|L==95-  
'+#Q!;&%'A3A695@<#5M^E?...?\*T!@T6F=\$|WP)=7 M!DIW46X3>I(T-1AN#;58-  
DO\*1U1|I0&=1=A7.!3Y:85X)>B\$Y?9\_R)+|2@A  
M'PD:"C5H@|JUC)#M^V"/5V0\_HL6!0=:6U#51|KXO:=9-"172V@|TJ#|=4^A< M6SA-  
V(=L;ORDZEW9VW=P/|(%467>HT@=%.K#,LU\$#"9T.@;4"J@R.(Y-O-7%  
M28HE%\_YB#V7\_:6((YHKKA^T|3.L"\*;=@|69U)7\$3NN15J|5 MH:T-  
A1Y,U|3M(WNLL|)X\*2>7&SBI(B\$O<)\*1\$2N"6H|HH0J\*=\$%4F5I&4.8Y MC|  
(S1S&N7/13Q<:YTCJ/HUDXD!OTLV/KM\*3%+HCK PDNB:O%&R>\$"|VJ:IC M?  
NQI2|04CA+2C|&PCA.=6D7V;#|KUM,>:+=1\*HT% C@QN\*)0^3M9\$5#0\*98=4 M|Q&  
(1TS^,1C6@6(|10|?(\*'=B7U5>9 &T&W6FE4:' 5EHPD-'LB(+  
M|;8\*R|5\*8ZVL<&Z,10JM^6,LU DME5J^1H\$VCO5B,1=K=@RL38L>F(%6JNEL M"  
|SU^"@\*J@+|-I5OZ9"3=B)4|(>GOX\$I)>Y3DCM06-\$6M?!E6F4;<\$P5>XNM  
MV=B,N5K^7YP@@.M479J6)10.SV"&C!8ZH72Q^A|=FBMUA\_?6=DW  
MKCG\$T=LAX%\_7GP.L^|A:|HG,H@&Q  
MHQAN/\*1JG3L^ ^5G#2"CP@&;ID7T7&=P82+|+J>3CH'6?)0J@U+X3Y%LZA\*LB  
MC\*-2F|U|&QH.94F|5842(A>A'-CI|)'B2\$+#+6"F07%>H4\$B&J&0M6.D<4! M-WR@F-  
Y3Q?Y0!;>6V""K3" W@E)%QQT B:/H,PN9A"|D,E&4&BWA\_?#CU5  
MQ9Z@W/#C'7N,GP+2N<&4\*A^6#Z:\$6HOG2C?|TL@QM++!|8=IPA|P6^AJH@H?  
M%ZA'N.))Y(71&?D|Y+!Q'HT@0-6#.F#OL6S73'V-D%R#\_/?D+T@-!C\_!S> M^U>\*#B?  
97+@(|K1&6|@J2%&B;,\*#^|W@2A6NMWD;\_@);5@LKCTML-9DAQ,;  
M^|: #&R>ING>"R?NU=|\_0+@XBFPN93284Q8JM5>>@Z>I/%=;^P\$;&ZWI\*UUV\*  
M|.1&0ZK"GOTRH-174\_\*|Q6>|4>)6ZW%QLW"N6;5@;F2DJO+YWS&TJ6WB\_GMZ  
M|"%"J<8RB+6#\*)DTR\*[HL|CEEKL|2>'&1ZI\*7R0^0&PSDEOG56O>E|<7Q;XH  
M7R|J7AH7?CUQ+;Q,O#X@0NC'7P#JR9P#MB5RJQ\_U:4,1?=5,5Y:5EJTG>



MHK=2@.FZ+Y)UA#A&8OFL)LR[B6R](IPYW+E@9\_ZX0@KL^+E3&+A7D\_N\_..\*  
MG;QX7\_!;MICAUX)OINV\$^K.+L\$58H4\_4OC\_:\_J1\*=F\$ \_L+7I=UYEI+C9(MRW6^\$!?  
K&\$S;!\$VVA;!KFE/%'>"\_?\_C!\_!\$1YYOHMU\_Z8QQI9'&LC&\_W+3 MV(6E;5H6I;QI^&X  
\_%J&KF5^F1/7= QJZDW#M#T?VWYT:X0MB\$.X;I"1"5>I M  
)0R\_8#RNW6=8'I3"!N:/IDUD,IXA%=FC@T!X;Y\*(<?R;IQI\5\$?OS)K-\*<\*<  
MJIY3D5MXSNDN,?;E&LGT'"<0'O3OFDVD0VY!L&!'(@.B!"U%,O);CNLXS,;AI M@>?  
#/3<1(50=5 %GOLN,P&7^\_2D^\$U\_FQ/9(EQC\$Q=8=J-JSL-W"IG?!)>\*)J  
M!)V3A\4.7MACGUJS(:5&D",O):GZ0\3W+"7AYV\2T@8R5N-W-+Z0..9AAN;  
M5\@V!L1\B'H0.?ML;NM^8%:UW?)'+\_2\*WUB8\M\_Y<.717\*@5BJZ'LQ!S"N,MI>)-  
G-;R\ZV%8\LXD.LR-V#5,'=?NN.8\FBX%3)1.:J3EN9N#F(3U,HP=3 M\)  
(1AARR\E;R6)S1@7I\$ \_0U\_JCW\>@K\1./3,OT7Y41K&0AW9%L\46?8GM"  
M(.!5:!\^:H5"!E-"0-TQJ\$H-5,8=4.P)U'DB=&D5  
M9XO=L'QA3X2)2TC8;\B+W\\*R^E>U0HIX,I?+#+-JMTD\_>%S^2PI\9Z'B@C-,# M!?  
N9PU>^3\_(SV)^!9P4,\F+395,%72IX=10R(H'D&BS7SK@VYN;\_C#,'>A3  
M8@06H0A%0R#3G/ZC.>&D2;7(:7YI?H<1\40MF6G>^)/'4.T",VL/9F-B)OT0\*AD5;-  
IMJC:88S@ZF<;Y<<4\$T@>(EM0)"J M!\$9P@,-/%^T?3.%;84W%VV!FF6!L,"T?  
3(A;G\SDNX?D\_F;B/F&;:J'+5B\_M-BU3BKC0"=F:%5,;!%T'E8QEX70,?P7+EVBA/8ON;T  
ML;MJJMN'K\*I#(@YZX\*&#I\@N9\_G\*\*ZP4:4W9-I%U#RA\ (2TL/Z=)-\*W\Y=   
MF,T^Q\_R\='ZQ\*\^\*#<#<\$"D8EA>H\*%-US<<6SE\$!V"69,/: "M9R'1+^E>QM  
M.F/W.\_%5TX.4/>JID\*YE\ C3LSOHPBV+K"7S;L9D#\_FPM%GI@^ \1;JNS=F%Y MD#N?  
ZP8M5S^" \> \@S.YR.V,C\9NP.@\*)4\_-GD1UHZ205M\*SV(JE+O/\*>YKR  
MK=JL.3ZVRAN^(#)0ZSMDY,?3L\_"\$3:9E8M R\< )O\*\$-0\YE\_I<8-)'K.QXK MP.&<;?-  
FY6+VE'O3+0-IPD^ \HPT?#R8^DMQC;SL67?W S;Y% C\$G&\G4A\_M'@)X#\$M\XE\   
(S11(C;P!&9.M@ \K58K8XR(\HWIC@SFK,T-<  
M)F+&;60V=USLFM;K06.88Q/\A;2.FK\$Q69V\$ \_QVQ\$JN,>\$T.YM"L8@9FQ/&Q  
M6\*GS2C,EV1U\_KK\)\\_O \_LWQFNKT5)0SFT&4)M9FI=U36L0!N\*SX@+\*\_H.K\$  
M"+7O@DAQ(^ZAIV.\0JH\$#\_3&51#97Q+3VNV+>QYF@,"/6:\$QTN"RO\IR=E.  
M0;T?"785FRBN.0%\*"!/\VX+K\_KVMZ.K;HW4+ALJNH0072V=XBB2JN/3NQ6;\$\ M+0+3-  
JF01XN\*?JL>GKHD\$3I@-;WJ\_1/%Q3\1CW<=0(W824U^H>YN+ #LM^IC  
M6.LD>BM8\_>-<7%#T&\_1P; \IDM\$2;8IL:\_4,\7\$;T&\_2P2IXP@\*6ECT'  
M=&TT8\J&-10%I0>C73(EM@?MPHOBBT^\_TIUX.YB1,\V7'7\_Q?"2,QQ;>WJ?V  
M+/\7G+EC"8^\$V=3\HWK>P?7YZ=IE=Z,BF^?D'=#JF%5#-;)'%L=F1>2\1^2\8\_MAA+X-  
\$J-K%\$T/X-\@1>\*Y!E\* \3\IQ>'U; \$LUE6SPC'=H+-4>"3\_M-  
IZ;/K8\*V+;5\N?;V'.>PR'BS@D\=L\Q)3SYP\&.3\_?S;;L?=F'^-K"DVS0/MPHOCT0^\_FD!  
H\T'9/I#="R"#L!9S"G>0X5,>\*R+9RI;M#,1F-;S5/FS:0\J,2#WD7LXI(=@&FR  
M8YLK.W2"\61Z#GVJ\_.O,;3;5@7: ^E-; )IYNCEQT4LWL\A\?B@PY!\LWT%X\Y M%K-  
^\$^V!V@VK21&;+V(7YM2)1YU2L\4\_CY05,%J\_V9N\_7D%Y\BT^O%I@%=\_G\I^-?  
KD7\T;^T6>SBX(^50S\_M9W03CU\GH\_/\_BU><G\0-<>#\*:S!=^\$LL#YJ.\_S) L7CZ;1+YI9?  
Q+7J^ ^ ^MH\_Q\$KM\&RDN\$<2+8G\ \_TR\ \_\K5\OIF\$W'<+Y5?GW\_3'?  
X\3BU\_+.W\=&QSO\X\/\_OX\$>G@Z'"=I;??\T\ZAWO\4\_? \MGISB0  
MYH,77S\_"7W^9CRX^CN'ZM0\SR'\_IQ7\A1=\4"5K\_.JG?..OMX"C\?+<3,\_  
M1\_CSU2<7<+6QPY<%3!(L9^OZ\>-I\_.9\_XR\*KZ>SZ+ \<^P+AY=7@Y)^?>?QSN M^?  
F\O\_ ^?U\BN\>X0N8G,%\_1A\$72?E%;Y\*^?>'..XO-+ )HY%\_%\%)4\_MZ\ \_6@R?=GQ  
AP4.TFD3F!9\$V2N\*%3; \V!7;\_M%M,6);>D"PY^4SX\ C\J6WV\SV5?1-19\_-?  
#'H3B%>SD;+\$. "@E'0J>DJX8AX%)11QTGAB+65!;)X MB)6\@!\$EQ3J&A\*^S\\_-  
)KD:5P=HB\ ^NAB.X2=:Z1%2\*:%I\JHG5'-=.8\$9Q\_M  
%"VMEEQY\_%=4FL5Y+ONQ%:3\#Z\$Q2V\>I\_ \-TAH\H!1U9? \+%' \6\_09B  
MG%U".IPL8(:\*>IB49X%911\_T8C4\B(/\$",LN12'0B3\*A,@G60\_H0P7Y MQ?  
3R\EB""X81;TARJ+%AI95(\$\$8\_M33BG7L@ (\_O:+M=3F)Y#\_5R:%!5!!77\_K6.>CV=S::?  
(0T%9\_\$1?IXMI\_-?0)L&R=!\+=^N+@@\0X9\LA0Y4IKQI06S\,!%J@?Z0BR:X\$:6@2)'>28  
H1>1H\3C? MW7#VXU1R+X=\*VQ/>QGSS7X;W\ M' \&>CA%'\@J6SZ+YC-  
IP\$QS>8E\*C@&T.U.M.)B=^ \GH?YJ)G  
^EXQ!%E"0HP5\$WAD"LRPRG2WN0.L0H\KFV\T^E-GK^LP)8\_MM\N\ V9X0ZFU0RX.\_R?  
DM\JYU+V,\_;&X^GG<@\*+!O?>#-)H<32= SXUNO@Z9") +EKDG%\*#N\$('?!26A;  
M.IQQ2A2EN.R%RFBA)D5LXHDDR3-X:&\X73I%J,J\$!\&#-:>\GDTXO;@8+2Z;  
M4SG<#\*:3!2Y.P%6+@\$2B"4T%3WA6N;C12V@T%)EUD+,N\Q\ \_02&\V\TLE#  
MJYRH)9)ZP:2'XW.L1\*YT@(\, #4,"/EOC\_A@MZO\ \_+9^ \Z1B.IY/1  
ME='Q>FGY7GWR755,I=+!ID0,Y\$RD%4"LQK6F44&G++@-4#M6^AQ<7=H6U^+" M?



6)7%T;-B.H3L\*1E(3\$5B+;3Y' M+ ^WRHE  
(TC|D41PMAE\$;"D|S(LT2N40KU2F7<372E)VSBIGZ29Q/H>J28MR0 M&P|S,ZN\*I-  
H2.)N!GU\_.OC;#+2;K=+),YI-1TN 8)RH97)"&.A(")+1,O \$E MN\$)3M7H6VN-  
85E2'Y"7QHLK\UTNF3&E4YL"/W\_E1.ISL^8^CA1V/<8=6,7A9 MS%ST5U1&;  
(('\$M!,92X|1FUM0\_\$|4+KD+%2F0HW)KQI0F\$Z:\$2|YB.BMBC\*0 M\*+A  
EU4SX@&'A|N^\*\$<27,3:IXOW,70I\ZBR|/#>:[GK+\_W93:C(J\$=7'&7R  
MR7ST"0XGL3G\_G)>S|\$\$^|U^&G K.'N@\*N/022711(I+M5D^OF1^\*"8-  
TS;\*VK&D9X/K4KR@%B\_:MD4P+P9DE(PC2\$)PU(1L;'HLH=  
(@D."A9XBIPJF,,KK9)=!|#EVSC6C38:)YK ML,!<|6|^ETE|2)  
D,KC/NL<190IHEKC09',@:ND=;3|7L;5(JDO:SVZ2T;R MIB38R017S.\*?G)\_!|\*)  
<+AGJ'%0PE)-(24\*GS202%&4\$&"2OF=72U3YT0?O|M+MF|IM53!VO-;3SRJ>2U-  
&E8C^2\$SH<4#%<1|Y|H (?G':HISS6.T5\*C7;+F M?M);A3C)CS%U\*56\_FFU04P|WV/\$?  
O|Z?J"AN6ZYCM,S\_/JV?WQV.C@X/-X; MO.U "V;MEAV/?!  
|A3N>&D6EZAUW#A>77NW02Q8-|YD(C4Z"Q|V\_W&0/Y4N\* MRG'C7.T+T@|;&!1%  
(KBCN4G:7GW#D,N""BY"!B\$2YK)H;)2@"  
|Y|+6840|P<2/%U|O6:V4#,%")HS360HQ:8FLF%;T"  
<=4|%R3+7T:S:>SKTM%AB1\$|KU'XV?VN00O)N3;TZ M|AE;|T35A//  
#K&HF24N@C\$4)|H8&@B=IQR&|;+ZTKC^I>'?+M.G+\$N#Y  
MB#)HHCNO(4|G5|O\_S'^!>?\_+8N;1>^BWS+X>(F7FR(R(?XELPL><06T\_^4C  
M3.;P&B:01PC&9DEM.>42CA.932;VDO\*?2+|9BD|?7\_HU ZE5|5FFE;37SU  
M1.0K+\$.=L|7-(A!(%,V6S#G!<7(255(N1,Y\$K!W#N>A|HANSG\$==9KE\*(FC  
MI8\*.\*;'W8"CAWG&K(62C:E=R\_Z4+BG(3>3\_O6SJ36:^AI-S#|&)=2U-  
|N'Z+8^C>A^FLJ;S2Y%/>C\$U0+QAZ"9;\*M=<^SCW<21=LF0VY,"#4\_W-HX:O=-  
IAF:4(X?-X=) MD%F@!HTH31:5%8B'IN )"M-XH"C5;6S..YCZ)(I4UGT&TUV#<-E\$./E1|29  
MOB+\_2D;VQQ+|NQZ9|66\BC@4XSV"L918D01AT>4(\$F!4T|+3|Z0I=,EDJ2  
MK3FG%4V6T0\*FF84SB|FT\_'TO\*#;|PN/%(R%@N6(B"HK4>>0E\_M'3()R4=B  
M9\$=0;3I85\$?YLEFRO3Y<>(.GHR4X,F%4518|LX2\*.(2-|1A=^MJO7\*\$S^!|S+?  
TUFSD|DH\*,^DY"9(=(;08\*G..| 8D |G:O|>0&/:Y||Z=+MR7WUMI#\*|ULO-60|GRAFA!-  
'6|?OP&D|+B1H%=C":C^;\*<9GV" MZ|\$|&HLY88\$G1&9LPH'SQ.A@65A'  
2;:Y/F.;BZ5,BW,F6JBZ5F?:89Q-%R MGA'9Q10WO.75AB\$2-PK.+=\$&+%K0Z"  
<%Q9#&R@N305K<^"KSY=PNE20F)\$E2BGRTDY  
MEP(1S):R;TH27/F1"\$E.\$)9=&.W'.5|,@K8|CE|5^CX@UIDZPBOC5#Y57): M3)8QICP.  
Q|NK=/\$EPXB^+\*4\$:(RH;J?N+:PJX/1CO/H#4D5\_VD;8GABLM-  
M@>5WL^FG40F;'DQGY2RPR90I/@^WRA++RP|GI\$2;1>+69YP7PAKPU=FU&L(N  
MA3N|2KT695Z=ER5,-HT2C|)2|A7DS&IL.1^L0ET5:A-Z55":I008P0  
M\*6D\$F4+MRK&(&)IKA/F?W^\_DMKW)%:@3^2SN1V/75GHV6>28T)))D.)IT@<MSG"  
(B;6.W|AJX.Q9B:(V8&\_2XJ2/S=E?O,2R&0GG(.DN2O?5\$>LIW"  
M)4^\_KU(5DT>J<|Y4YLO@?<^EJB.N))ZI#((GIE/U6BW?  
OXZZ6^W%@<>!"S7GO&Z9|Q/ M5\*!|5T|0<.(7B|DH7"|\*GLV?  
>=G,%D,N:6B25|7LJ3|TLQ)L(X3:W-\*33H| MJUU'8T/(7=K3VB+6-  
J7:&2J"D\*ZD%9\*L;\$E490Q|,|+YKG4)N3BR'>9B05F MK/?C|E07E:|L|CFHO\_?  
R62OA.3.:J8'@8B"!AI++GQG:Q10(LRYJ;AG MU4OGMCRD+NTJV^3|?WT  
ZAI\_|J\$2&N|!'<>QG|' M>120//96W+^A|++9=ODU;O|V VF18 <>D|/NP\_!=\_M7L:DKC-  
<3\_P"CE#7\_Q|2\$)1GH@6Q>Y/@(9>D\*7=@U2:IN!\$JTA8:LCK."8 M%@A-F  
>E^\_KK^WF)ZMV\$ \_GIQ,?ITU:L0;&"B|YRY;8N3Y%X)3V)0JDD3!"T  
M>E\_4YZ/KDO'188X\_XB6W(?Z:9;P>P|"(17WJ^9O3X MF3+:YNJ5#9^/KDLGSB^?  
GIN\*OVUZ/J;=F96\*JB2)-9\$7D\*FXEX\*\$Y\*#I0\_2V M>L6\*-3?WU>?  
AY+I0ZGR03R\_#;F&Q:3(:%D-GK3:02E\_1TE,REM!P4UPMXVZ7  
M\$C7H@E0>^8\_P=JPN24"/>P#6TD^|8I>7.\$YF\*\*/^O%RAFC#H-|IR/A4.. M"  
(T>DK00J#A4)"X@.\$|91C^U%.\*NS9NG476M:N\$VV%-95C4+IT2\_U&13WV5X  
M\$RIH!UHS#9Z2CB/DG'\_P,7B;2|WEDDBQO(E'+=-\*A\_%I45-B(K@  
M|02I9',YZ|!6NSZV)=L8S'3Z606I5KS1N6|VSIF|\*:-@3-J<6=6>-;2|AD  
M<29K0J,RRE00O:I?KO5|:.#I5Z6,|1\*HDFET\$:P(JSF1H:4H)Z'5QY!|O9T|M=  
|:4A\$=W:4ONQI/!FLTV\_E/T2P<9US3\$|10?V)O/>4C&??2&D8\_9"G>0RFQ  
ML=BX/FO)4U+:UCY/?QI5EV\*H+7'I1UM\_!5&UX7\_@?|%2&N6.|P  
MYU10%:78BK(|&EW@O\*5W?K:8P&S^8?3QMK/:?@\_Z51|Q^PJMGN"J=-"S\_N;J|?  
>^|H8T4X\$S97X<5|B"D|;L1|BB|9\_0FA00WN\$>T M=%!:OI7,VERZ"3,5?  
(9L9.M6^GJNGOM):~26M-JC47,8=E?W\_9,Q\*V\$(.IRL M7(N|W4-)I1'D5E4-

+1/HON@GA7!I#|/AS82U2YRXY)\$-HS8CW%T6OP)#@-  
MA#H#\$)\*BR6|I=?/W+C5YZ%42H"&@W>JH0R\_F@>IY3^-:!6#B)R79  
MAO)JD4EH%37F|JETV0%A'\_P8'?AA%"4UPFHB&EO(YD0<:\$O\_LV\_|@/2L?77V  
M'7"=:FJT\*TK5\$%R+O+KHW'719/> \*J#6%J8G|/2=)):64IK94:6Y|T;4#N\_|  
M#|F\*QO\$ \_J9:;6&;U^F>AN7B.0\$YA|FG4E%8K\$S|>WIR>'1CV9EET:0TTP  
M^SJT28"+ "8CCO/1G4#@)MBC6'-%#Y"|"JNT"K(\*O4WV6MD.MUL17L4U\*AMD;  
MTDV1|JL\*:Z|A GFT&&:=5/).\$.T2)Y(IB:-/@@B0S&9((>::\*4-/0'H!!PRU  
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|=;PO:PO|W;+B=ZM^TJSVQ'>%68V,I\$S(O=4)@/ICTOY2IN!S-/Q0% M.1C-  
F:Y52C.)HJ#%Y8"P,BX2A6N&F92,0X/0L=HY(4^">@E'&+6I55=26XDM  
ME\*1,2&K2+E,R0:Q@'B&;E!-\$%4/H@RK(%SU:-G MH%:+,FO|VIR=BF6Z7.4HH>J2RWZ  
TE%CD./L@2\,E\*6R<-K1W!6KT-Q\$|6>E|? E5#F^7I@|D=E^VBC 8IY.FHO0' M\*,T8)2  
M4PCR<'@1|/? \_?@2SJ8+W!9,E!&M7XV>>ND,PD 0EQ40|9S2%#3/QOQX^H| MK WN  
=U\_P+=-M8;2,^455|0S)HC,90E0|"EYC"PIYJCDJP\_BVV=TH59(.U\*|  
M<|.GXC37N/WUY&"V@F5HHE\$@+A0SWKKL M-YOL:L9# ^06|KT#-\$-  
VRR|EB: ",T)QT\$;.)-+V9\*O-1HUQB7)%B9A:UIT/ 4  
MIHJ4OYG|VY8I0VD22@#W8FI\* @5#++?&XMY,4K!<.(J>05B;| (P\_J@LIKA08\_  
M8/VF|JV\*VIM.%C,?%Y=^ \_J/RVVYF\_K\_|  
|R\_H4XL|V|WE)4^Y\*PL\$%K:|PK#@RZE.6M7R&IW1!O?;+R'YQ|:&"|O+IL2H|\_  
M|&GO)S/PXP\*W//MUZ8)64A^'- N(&AA1/\$LTH0GSN.T4G2E)9,|M\*|=KT\* M|"Z9  
QUB\_H.KDELG2<6CJA\_ZO\_M|T\_/FIZ'+5CL\*SVW92-|\_3G8BEW^|9;\_KM0O+ROVEH0-  
W:.DV:KLB,JE=(+. MI5QE|H1"!@^,4K@?V6QY4WT6|'8MD.)JCR:7T|OYXV".8#X\_^^  
GC+\_%=WZ8 MWY|3GRVD;"TQ8&1)UHC\$00Z\$)Q<-  
MUJP7+L!;ZL#>CD6>7W.KV:T;),Y6S+' MGQK2|5 &LZ|Y+RY^O3-D)QQVFOC29#4\$  
D|\$>|9&FY:|S3;T,&HGHS1ZH!> MCG'?|<50DSE;6@R/#V0(TCC#>""2\*2!8L)0E!,M7M;?  
\*E|XLK|;:=C7 E,G1TY|/H#E' M=|V!&QR#|9HXDX"  
() +4,SAES\_|"T8UO=2|\_|:=DCHCFR\$TB4":\$)XOG8A\*0QDJN&50\_2|R9HA?  
C@&S5:X\_%=9MD1:M'5A|W,S M9PCY|\_-L>GG^X6#TJ4\$ \_OX5/(7#O54 W3)=P-  
\_HG5D=&M\$'\_3&;NP-6.\$%8#\_M\_W(CFA=|+IDV0W7"^@K\_&+0>C4|DT0)?  
&TML+IE3)GD#P#V.8)=<\_M\_Q'X+G5T^UFX7HTLN^'Z0|Q&"5X|,0%JXA4\$F?..DM",  
P|C\$+=>\$>S\$>\_EV#EDN|9R|)0K\*Y4V:>6F8|0DU5E)&LX|W;VGM  
MQH/YP;SMUH09(>K>"WKTZ\$SGLNW0T@O>"9 \$!,\$SJ! OPOUJ"(\$#JA08//27NZLJW0  
M60/HDO?R4GE>E22|H5B^Q>U!1&.9),J6|NY4)A\*\$ \$H0G39G7% @=1^Z1X<|1=  
M|EQ>\*J,WIT.|1VM-C87>T='@|H|WCO7\*2M'?2WS|H\*UF@ \_=/RRW>#D|. #P='A  
M8&\_P|MW@|/ #L<"|JCG:1D^KGN<<3?0944.((L M14JB\*:"9#L3)LB5&%Q3/-  
FM7N\_W5QJ\_|U<^OFZQND05MDO?|Q%|;3&5U|4TO M+D9-  
D8D|14R7B^ ^JG>9UA|VA|1)PB3%B38D\$,T5)D#B)P1NI?339"-|^C|?&  
MWR4WLIN,W@XU=FQVGH^XYL2"JHIX?XVA\_|WLD WW|XV^%OKYBFO>|Y9\_<  
MU\_O>T>'9'X?'^X=|O;|!27LV>C5HVS'HVYG)S192J(=U84NR(39Z0B/H8@C\*WZU  
VJZSZJ!|X M-!U\_PO/+X+EG+;\_+A3IF<| M8JH1|FE5I-?| :2WY6+R!S^YB9XO;?  
JHR|D\_|XT#W!\_|N+P^S"(+9@20& TG  
M4I5F5CQ\*HO\$|(6DPRK+JS%L=9Q?.5#I,T98%OPLN-PF9.(C;H1U,+V<\_')(<  
MX&DVI82U+(V|H2@&F".Y)+@E|0,+3Y#G.Y9<'OC,LXB-LAG2'\_M?  
KP^&57.)UR:#LIM&'0HB"|!>Q6EP^U&1A.>+N6X!;!:=.#/L.IM;%/VNZ-R,  
MXLZ@/D|\_|."1PU@(5GH!ORJ\*4"D").Y(5+2=3+%LN6F'S:CA7|!'^[TCF% @6\_  
M.RY\_GM|9;&ZP?V|/(CJPT0\*Q.F@BF0LXSV5YEJ\*OH\$,,+K;#Y95P=J\$G>=>Y MW)  
|@=|7EP>3.XGQD.:9;>"<1\$E+)|3:-EA(O5|BUL#Z%,N7U\_PU/X^I"X\_.. M<|6B8-  
L|QOC1V6%OD@X AH">IXD6|P#K4KGQ'4HJBB\$);?7('93"V>V?5SP- M=(L'|6OX/%3JD  
'%; #\*U0-=C\$3JB\*#<(2W!N\_OUO+=Y5M^\_5|S#X\_K\*O-|@ M=+YEKNRB%=T:=B7U\*DOJ  
PFV5!JB4J|++7UKL9J NA!4?1&L;IDK|2;6#@X.  
M3OMG9X?'OPT.|OLGA|\_WS@Y\_|Y\_VCO=ORR,>'|WCO=\*|/+?3OK|S1H|;/B|M\*BFP-<=  
|C#\$FVP\*W|;.:3#:#Q:.%U>9,IY#HO3R\_|/B(NSZ5L\_QQ>/8='T MYY|-2B/5H-  
D|,HHVD)T:D2HW"EK&XB-&3#;&9&M=#482/(FU?RO7|35&; M07X\$TU  
\$)F)IQ|B2M40&#L0FZ@|@UF; ',G->Z=HW&YV+K4M!ZFPQ\6(BW!5E6 MK!G|, @-  
S.:0K3?'&1HJRJ.0"GU)X|F|2J;)E380SD,L29'N=^\_)DO|J;CTBIAYL=#B89"\$C\$0+22N M  
T<3"2XXDJ, GZ@7UM=V|U<"6'LV;C\_YD)#T;(H6V=B/+F|?-|3>QZA4(\$:@ M0I  
>C3VK)""V+L\_8B\_'HU'ZOH)=R4 M'\$/E1 REI0-  
S|B08EHF.C#\$PTDM6^S;P^FB|= %JX=1:V+=T6|(YF7UH)< I" MB)(H"=UHR1E>&V|

LLMW6?04L>#8G:1;0<#"/6 MYI)4&I1-5IKDZM>^?QI7-WV=AFWHOV\_NOS:6H/?  
FHNW?@EHREE0C#!7;FSG M" 0-14JLY|&!%+VK& YR'KJ.V \*WI5\$V)UD^/U=#;:?  
OYF6^I-TCZDRUAF MIAF.D940<|C\$Y"308.( '2.&3HSUEBJ\*8U\*U,SIJ86}Q#I^>-RG0?  
412\$<6A M\$"L|P?E\*1,HD%7+FT7.^'N|ZRZUH7?@JM\_C?G6P!V\$|>B|F?OB M%"TN9Y,  
|/E&Q.I4)J)N"PB|..:U1"O4FLO"2C1|9S==,%V:M\_I\$D-,E7H+  
M=L^/((|\_JM9BSBYIX4B@Z+|C=\$>|YKPF(7DQM(4V@N);@|WNP|(|!(D0\*  
MZ..\*IK0FSXP\$2)|(!(\$DXR7V4|=OE/A|?IT)6VZ?E|VW)RJ)M|ABI3W1\*ZUS M\*L&-!  
C56"CM>!DQQ@DN3.+1MW=>5N\$H<=<|G|K#T|:EWX7(J^?HJK&L2&2-  
MVZ8SL3;RXL4Q:9WV-+;E^&P.;:UP3-2\$1J(\*UHA"%Y\_0>%4F\$R^,(\*71'\$W\*  
M^ROJ+|E'@71JK|@2I9XZZUA=0JV=\*3;QCJ'UC%F@EM!;4;?\$(E/:%ZFC\*/2  
M+%NI:OYP|>!Z3=+9ZE>\_00'DA)OAU?5T-'AU,;5X('%|\*&I2  
MH@A\*\$!6RPT%R3SQ#B|3ZC AM3%|4UOD\_@/-2CA6V39|UY-7NS9+3L|'>\_WTS M-  
KOGYSV\_@O|X=D?Y8)%>?%U|H24%G\_|KG|VI02?W?2/^O|W\_=.SCKG^"W  
M>VIZQ|\_UU|HE40'956Z#|?3S&TCG|)L?39H+5H7J3;Q|/A\_E45R:N|/|+,+K)(N"Y"8\_3Q:  
|P)1; MIAI=6N5E|J)VWEDU|)NJT96!+&^'/3;-8#WG+\*.9E2V:6=(8H-1A#).8S26  
M:E\$|\*:\$>^BYM|+MA|GV%O2-F5#,05L;\_&')C\$S.26X1;KBXT,0H|FU53PX  
M%AQDOFM.K|GFK9D<+Y3.F|)A\*T3^?IO\*7OKGY;SIF(-&W" 71%9D8!27H16N MR3&?  
AQZ3+T9CHNUZ2OI3^X\$ \_3JS49S M\_-4^\_C@Y?  
P>ST33=S&FTX!Q%6S5RQ=%T99:XB!,,,/1"&S1C<^T\$|;;&|E\*V MP-8X\_UR5L572;\$6-W-  
=UMQ-Y@\*+I#?8.K^9ZD&|>#,<%H\_IJQ3A,I767PRW M|RPS258KK;RR4#WYHK7!O)B=  
<^>K8+N|V?%N6N!FHYB5@A)E0LDQ@51\*('/"  
M\$2N3P7/M:F>RK@VV<|JB3"!UWFDL5&10;D'YTG@\*1(KF1,J:95|H=/5-L;1  
MJ=/\$|= "Y=9VP\*CU:5P?K|O%E((I%.;B3Q#\*\*SHD+J-=H5,5+@\_@1=:{25B!D  
M@V%TZ2BR6RS?%C>VLN;8MYZ^\_C1J,4-TJ% S^D\$OERY1J&";Q4  
MSQ)\$@=01K%6<=3/(?#.\$E^(?5F?TQJ&DBM3H3%3I%K|K5E\$;4D.%J<2|7CB  
MJ7:\$H>+E&?|GU3;=OY7 OY1-;J><;H.NPOV|/HD>Y-FCXY41V9H(@P|CB # MD  
"E|&SP@0F:F+3=5-5+!TY\$FP0-D'SF+04W!'C\*\*HW)SUQE&4"26(TD:+G)74K'8:9DL&  
MWN|C0|>S:ECB,@1-8D\*E)YFUQ\_6OB9,V\*BT|TV9;J04;#^:E;.)#M;|MV-%Z  
MO.GNX>'M>'3TT>K2NY%I122@Jv-CDQI4#8X%VCJ\_\*G NOYD%|&MK42MDR=  
M|BZ%VU-:92\*Z|D|BR9634EGB05"B/3.\*2Z\_|JMWN:4OGZ!V8Y506\*\*J952-(  
M:|%\$4;S\$EXB|I-H@D;)A>IOGN.TKG"|LO-M; &504/ZLPJ;OZIQF)B)\*ZY G/ ML3C?  
Z\*8\$0P.AW@N74-?;ZG5&=W4TWXGMJR=:#JO2H-'|S?3JOVPK(\$2|-9+  
MW2.E20A2\$ \_#>&F.5L'Q;^W#=#G,|=SW'#WA1H#!1J0I\$|L\_(WG(NCXQ6QF=C  
MPM;BP2VG1^P|"VBK2V\$;Z1.K<\*>SBN:. 9&D;|NB'@MQKH20-C#  
3FAM\_IJ1&29)"C#91T(EV|E3U)?FA+XC,J|)A=T1^\_M(M\$AFAR-DY\$XXR,.,@J.S+ TE\$+-  
%BU9Q%G=^IWB5?)B=%ATP"6;Y8%P :7N M(\$/59L,@07&C,@|>;AU7;|WH0,?  
41\$6:MUA|8!6"=\$YE+)-89#8N>9N(1!>7 MR( VOO.EU6/((\$:  
(GIEMGI"N/("7X|F^8):OP9\*.Y=W>6JH>(\$EA\*1%! Y'>M".\*=  
+0P6\$Z,>1:W>@ZQ|2V)G:N.R+33W!+ODR.RD|)9AC\_:S#,HR?&%;5|<  
M:45U=-8MK,CUEE7'"BSICG|X)P|ST|"4LY;HW|;0R16@\$ O(3IG70C"UNYC  
MNMW(1W=|Q2Y00 Y|MD+P'|\_D84.5((")@EA7KHFR5L;=:Z9K2KI MCIFWS1;+O;79&>  
(-\*Y7#),(OE^08U|ZHH'&|K5TEOZ4;D|WUWW9%W/:8|%\*\*  
MW0|O15VW6^YVR+I6V|;^?'2JY.V5T>|9<&N|(M2B+I60\* FQ|/.98@:-2|-1  
MC;2C6ZY/6+I<>19T<\_2\_T\*OF|LSCLG;.&J&HEM6;U\_^;UG=HE>EMUWI8A28= M-&.X5-  
Q8IDGB&>\$+51PI\_Y1(Q6E'J\*JW?=S5V;2W" T.T/P5;G1F5NN-YE=  
MW&LG530DBU\*,L%RP|^4B>DXI V"?U>V+46V=2|,3G%(C4QJ.> M8Q&-RU)  
(AW8N=\*W"|(O;\_EIC=7LE85:A10<?\*7IA\*(V"DI(&169!^)+6UD\* M60(4LXQ;S4?  
<.\*C4B4VMX|1=5>|M>N;|WLGQX?%OI^\_Z)^AUOATG'\_P,YH?S^24D-(@&EXOYPD|\*  
M(O60!IX\$9\$ZDLJ8T+(K\$|>@(|YS%";S@\*S^>NA6>MJG"^GNS10%3A';GVQ  
MY44HK9F:QT-:/O?NX#@70&VV!|\*R61"8TM;P\$\*%C6F<>P5?/(UL18A>VU+;H ME:H>--  
D?=A0CVMHBX91FW'\*+N\_:V?WQVTF|W.#G#  
M\_:5WO'\_2\_|U\_+Y\_>'PP.'G;|&/OO^G.KU|\_#=+  
(832Z1WH./|"+H\*^R4L;00PL,YOTOBYG!'8DCGGT|Q'4T/Y|B M;R<+'#4^YOOPL@\_D|V)  
(1@%:8E&/8H6HG3\$VRSQ"U\_-9|IU:D\$-  
M3616;G2O#+&)FE)N6A+KDR)H0C/.0..\*KIT9|STL73 & MNL;A|H|@ARK60LXP-\$W@-  
!#"AOR&5ORZ);2:X:@0Z6&|?D\_0BC#X5TZ/\_)8XOBXW3BW&&AL\_U;"<2IP#&|5  
R|T\$XKA31'L;C%64HV/7GG\*|00\$+M^;"SQVW/F7G>B#>|+1:U,KF\$X^GBFK,S  
M'Q=\_ 'RT^|/W.%TC3&;+G6SOM<'(:IQ|A\*)D0%G@@5,=RMH\_-JTV&\$|");!4 M>LM\_+

(R-GK^N2GO60\_?|+!T S ^FL|/A # "4'&N0'-#3 EBR6@3":47+8^ M>Y70QK"ZPMB?@-  
\$%V-|'+I6:UL7X,:|\*")^8\*+NP|?I?+0XA=FG480"=:B<  
ME#A/#C/42FGB\$H9\Y>D)4SWA0%UR\*G="FMA!J\$. /I67CM)\_ ^: M77Y|QSZ\*'^+>A112  
MADZUB#D)A9HJHY5#H  
MJB(6@>HL1N|BR|4C|4^\$3MMVBP:7BT%>"CE0:YP2F5C02Z%V@X,7(A\$GHPO"  
M,853T(9G= NA"YY!'7\*LM\*\_6\$LIV#+OO\*@DN,^4F)&\*H+NH>2M8|J@O-O:1, M  
GM0VJY%SWJW1PZD)\ZXF@W6#8X>|\_Z9V>|L|.3\_?>|/??' 4'AOX4.JX  
M\_ZSWC|?|X\_!|X=GIVO&QE9|0)22VV;@VCX(=3C|L.B?SW6QZ/O,7^\_,'Y=U\*  
M/^Y=E.\_^IQG76UA|F\*:^&.( "2IG4US"!/+H.JR)MQI>I!/"|?H:V/9^78/!0 M&.%U+ 5|  
(9::3!Y\*ZU-\*P%&I++@QLMO417/J)R& M3-)= -T@8+DM//,)LR:CFD(FC.1\$0R5D5F'+L:  
<|V&TB|L.|VBL|W-'#GF%(Q\_MSW"=D=T<  
RW/^DL.W.U8|>4K6307D.Y^R/49CBZEP57)4\,91S&4@C8E-H#| M\$V,ZQ>A|  
I6)'QEH%|R13JZIET.\_%|I20E\*6)IK1|LOH4>)>B;2"T8:M724UY%D|BW3.K:%<  
KPN "5OWO MM@0VYU&UA? 0XW|=^O\$HCR#U!\_70=RP9|J6M@QW1Z)FANZO7RY?  
@Y\_"W M/\_U\_4\$L#!:0 (. "7EGME!+|.W@ !2Z!0 3 87@M,C R-# Y,S!?  
M9&5F+GAM;\_R|V7::QY(F>M|X;||I8ERSL->5=4+(BF;JRE215+>|:|ARE'" M,D6H-  
"V^NE/) #B\*(WX@|P<(GX/9A\_ \_ \_!\_X|\_X#\_>YPIZ?M43C\_MFLZF/VV-DYNF^--?  
P^F7GZ9?TD\_&HW\_&|I?OIXZJ9Y-/X\*)^S?|8U^O9| M//S|9?  
H3(TQ<\_ =C5WX|\_\*;@PABD#/I,\$@E,\*GL,(@2?/=-)9IOC\_??ZG-L\$:\_M30PDF24(ER-8IR,  
(XVARGH3\_.R7G@|/\_OAG^8|WD\_03BG8#|\_/C|/H?WD8C?|HX2\_S1R??" MD|F\_WQL%-  
YTIZ%D1?GKT)|J?X.K'H'P+\*.\_^WO2?S'?\_Z/GWZZ6#DW#N/1 M:3I,^:?.++S|=  
|MY'.CR;\_AR'7W^ ^ )F?W>DI(H|ANGW;^D\_ C\$9?OUVFJZ^  
MIV6<|J/HKT0NH&2!|\_ ^6W\_;STIB^()Q./<)|+OIK%"(L:'?OORF\*|\_ %|24 MW?  
GIM"+B^|/^\*M|15S>LN<#W?G4%M+-?;!%\_35Y\_&-:'^'|MOX;P">1>A^WLT MR<,S/!&  
I03?PNCKSS+6P?|VSO|ISO;^,71P=|N|N!X9\_OH&/\_I86?\_ ^C@  
M\_ = 'QP=;\_ ^O5@;WOG|&CGOS|M'O\_ ^O!3N;R@G+|&?E)!WURX|/O^<3J>3J^ \_-  
#|;\_<=17"QR!;F.G3|\_)R0D23U7D)A"F9A@8,S M^!4E).&M\*; )O)=,P8\_RW-  
!F,+Z2|')=KI=|GCTM:H^IZ-JRWBA\*03|CY|& MXYC&:%#A7|W.BG^&T|\$DQ?  
\_XOW1|GFZ^\_3J; (JMW3F>)@DL,0;"|PXE,PV4\$41U)9>W? U%3 M|P^9^O?  
57D\$YHYHK>U\_59%E5'X^3FYR/O||@7:"|!|9CICS3",P0O.C01 (G M%-  
CDV=6>U18|0W\_\* )A-4'V=E6ZPVP#1Y2UX)1,\$S2B/P?M\$=&UJS MN M(VC21!/W\*  
<\_7IZX|=GPI//D\$A6/A!(9.7 7)+ +9: + \$H2G"@B".  
MF2!897X|C&03R%!AC>|K7BRK>61AN=;2=KKX\_|T+V^;+Z!1\_ ^1B%0Y'IZ?O  
M1^\_ W#B>1\$DI#50:T^7MQ:0 U@L)VT'(( \*P<|TEB(@&AC1'=+!R\_;>1RWH?3/B\*8J M?-  
PC67C|&QBE#UC+ % \_!B-"1><^ 9!;+ QP'9W,&'9/AP0MG=>U;Y5\$PFTV-  
M.CIH8\*+>X^S!^;3\$T\$MBPHFFW"5!:#!;3'4!(%-9HP4%3EJ.P,J#8K0^\_6W@V MFR+5--'  
\*KTO|4D27@HM&5C#T+52UH"77 \*71\$EA+'XMJDH- M;-3|\_  
+UPEO9&D|F)|8R&PRXH#0(83)XSRV0|W:RL8S7ML"\_0' 9FM\_|;6^ MKWBYK.(?  
@CGF1GTY,@!J<"@1 MT5W3Z+,9FC5H\$X,+FK.  
<:UL:2T+>;'+UJ<\_ |=%153=J+VW(0<('&:&TS+3(/ M64+V!-  
UX6M|/+!>@,Q52NQ"U:VK4\_@AGLVE42P\_W\*.\*K4N0W=WJ>KI!MC2;3  
M#VGZ982R<|Z=5AX(\$6A|IZC|4VV!94:5LE++ZD;,+A>\$6EJ;.8^>TP5@\_?" M?  
=|^'Z,%\_C&-AZ-X0?'#-,\$C,4Q3G/W8H\*S(+ ^-R2QLEG%-<0XR4@' D@+&\$ M#;6LN6!  
<.\_= /M\$A1&,,5\*=<0O@W""^M=;< M Z^"2|I6=|XD,|L0Y/-;MU|O|#J\*|M41H|\_  
K.RIKOK\*"1@4I&<8=&ME>U':!%<"Z|M<\*7%,|/  
M\$UIK|W\_Z1<&-9T%FO#3P?,GHS\$;CP>!!BF>.,| \$DU!-?^T%T<;1|%;,UY|H|  
MT|P?!.Y+:=P\_X4|G|WJ3"\_V5Z@Z|X'CBA@+)(!0:+88RC->|L;8+%BR3-7. M5-U\*I9|&-  
%JN66U|@S%%ABN?LC M V?S9"XM9&;1.'9Q|AQK(>(Y\*Q+Z.Z|Y;:"".KF^\_-  
!EE2OJ'IW|P^1.=R8E M8W=OY,Y\*M#F/3H>CJW1|JCF3-!B@2I52'L3D4PZ@8@C\*> 3F|\_  
\_V|+.?T?^| M20TEC%JL8(-TY 1C7\_->@/W>G-!7T7 MZ57-&??&1KRB1;\_!|>G'0&F\$E<2!  
{(WO|\_H#G0|>\_>=1(Q0|DVC?03T43  
M"FV|\_?,"X"#OI=G3\_&&:%:|>C|GTYVS\*>HA34ZLUSHJ7 2NDBQI\*B4;W/H2  
M\$/\*:4Z:=|\_ ^:R'-|T%H0H)5.\$HU<,Q|  
FXQ+DX@#8Z@!+0@U,@;-2>VV\$W60;S#U5JCBBA9;J Z FP/ M)V%T?C:=U1>  
<4\$=0#W3T/GAZ(EDR6MU\*J\_6^ MMZ2!E7'WGMVP\$KVO2W+!M?3OOE\_\*6G|K^W'Z|\_-  
T%K|/7IHHC=;P;\_ \$R|T%(- M&TOI+"UQ%6FX-L+JZD|TS|\_541A17QYC+65|\_-;"Y|J"^!#  
R|>G>2"V"BL| M#V|% 87:JGV,,I7ULB(\*14LEYTR#|\_  
Z"!46E@D.A%NB\$+ZCAFX\*=9X+'P! M<|JHHR?&3\*|/XLNGZ,.)=L:5C\_|1<@1\*5U,>--

BDDH !Y>1K9U+/@VL%3G%M MAR-SNHLO9:Y%D\M  
\_NXIT\*R,T!MD>CZ%&@\*S>/JFE\GF.K  
MJKKZNOD>!:TL\$33@)E.A3\*3C9A:%4T4&CL>NU'BT,QZWYK>?UH-:7,34DE\*I  
M9I\_.IY/9"K"KJO!)6<^M!JZI \$&X@A+8A1BS1FC<>%<|U?!Q..MA.E52Y&.4  
M65(+ +6VG6|#X)32%=IWQR8%.I=H2FKI3.UAG"?@O#."+\*\*0 M=G%W=|H-  
IF.SZ^3UQCUDO&\$8'1TI36\ T-X\DJ\$=U8%IGRC1.6[4%ZY^5Q!  
M/PV:I\Z/W=DDIW%9EHO.! "CR=0KW::238\_R5DX? ZG)KS2-+(W.ZIAPKS6Y>  
MCB#WNI:M6+M-.H-7E,DDJ649N\$.5\*KTL.,@|P|39!@1#X+L.I|/O/Z9T+?  
R24#.^4RVOGHMB)24UM MR\*"2+)V1\6JQQ#\* @6O#(76:.W(GW/9 TU/%#^|?/5J?  
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(ILD2DM/:SU\$.X7B&'JFFEQ?"WF8MT|3&5 MQ.C347&0!AY%=V%ZHHD-  
K(P^5B@C"\*D,&\$4LD\$="X41J7;V5U|. @5OCDL/\*D MJKH::S)AU)5LW)M#|  
<3Q.C8//Y'Q0S6\|@B\*Q9R3(9Y;7M\_H\_A\$BJKH  
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H!C2T7^"GV^8U0H2 MH:QTGE3@.,L0L|&.!F\$JITA !RF36-.51VTF-  
U9>1=| #&9WMS=%\_ 0%\$/I M.UP-HKWQM=^ GH&T:0RIJ8\$& Z\*VTQBI.QW^>6G-  
G0B& M=KNQ!)(-"81SQ?G/I)CC!KK BU.YS>Q;!I%AJC1O.AKIEKC\ELLPTD#+|  
M,AAI07#GP6AN(6>#9QJ3\*K+:7O)\R%ZSR|-=TT,X"O&W)\|4BX^9?)L^R#M M-  
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MN/T<|0BB+\*<)|J+!9PB76;H8!\*G| O3\*ZS:|<+==W687O;^DNDT73+ ".\$=!& MDM(A+  
(#WF@)>8993X:5.S>J0-|ENLQ-?%JC:|\*\*W%17=S0/QK6YS2=4N4'VW MB%Y61"%/>\$PJ"-  
PV9?H.LQD<#0R\CIHJ(F.4S0JJ7F#=#9FOF=%"JNHVA8M" MQAR!9(5>F.<&#/<\*)  
(ZRQ2DKS|,Z.76;792Z")UFUVTL;JZ3>/+3"^E.(0L M2N|)7(9D-  
&BOE1;\*6)6:N4<;7K=9R0ZJH;V5UVW. \_:M;K.FQIM.G6;\_5&KBY9ZJMN|\* @C#)8C&  
M)0XZ:8^+ \$-&\$U,+CR9VR<'B0B|2LV?EE>5U4F2'LKPN6F@W3^1>L02EC&I! M\$B1?  
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/|+C>,) "I:BQ0.;>|W0,2IEU4H)H\$E8H2,Q@C9KH=A GI>>N% @QD6)U/&D9  
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BR|21HS+"K:S#0=X|"Z.O::H)M)|;8EUI5"+8-Z M520\F'Y)XZW1UV\_C|\*4(^6=Z4&90  
WJ|@8,K)41H^3%P/&M(N!C.,A%#:-8- MKT+!" M). VZ^B|1+^QV5"?OH5|VU8OC'  
-2FLK"OIQ?!R^N\$F:E&X"D|W)Y+S.,IP< MI>GTHLIC EG<-H)\$+H.,|&0.!&\$54ZMN7:5?  
PK\$?1MA|T@Hmw? M76H==|>.)#%Q%:SR\$E"\*(@ IP7C#  
(\*6E'0I8TK\_\$5=2W'>N0XK1D%>|@TG?C3 M4V+G@C+=6NX3)JG1,5  
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M1WTTV=/(VIEB-E|0/LQE YB#)S6&1(+1E%\*E.?B6=YL9 ULLL?1|4:.\*|N..|N:@Q!) +W|!  
<=7|+8GDB0| O3\$@E')@LU) MLXZ1)DU1IR^<%,\8M'USHLN\*|I"%K1'>G7A8?  
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FULLG\_9G0K\_I^B3#Q M)+.B:)\*3@ P6%A'&X\$ I:2,7W\$52.RCQ/\*J-9UL1194@\$-(A-  
W\$>X4=^H|UCC% MX:R Y1(E\XX'@-)  
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M\$2J0>J4\*W+F!@"+P(G)ON+?&%5%>;<-14j;^\$U|HSS\_I5\*<#+%?KV|N8H  
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M,/C3#4^+H?9^-X-MW;^+BU'2S.)\$,:GI?7H12>'\$|33!4-3#FRY0T0D%)Q.  
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M+:DOCN.6X C4EX:V000MO=>)ZMI=&IZ!M-DLJJE/|J-|3Y/|FO "1'\*T"@2  
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69\*FD|Q:)S3G\$@(|HJ\_H|D51\_X\_B636-\*E350T)^I@"DS Q->ALC<M7|\_  
IO&3O93EC),A4JQ-(RURI4,(345(&"?T|)J-K4+O|^\*9-XT95'53LXO,( MOH?,)96EL-  
93X+KX;\$'CB4; \*\*W0(CD3+A1&U7:+G46TX3Y;5PWVFJ.4+1\*\_N MPG>C|7CT5XHGTFF;|K  
M5O,WMDR|Q|5X-Q|HD<:3|82'V&ONQ-9IPLX8<|:1\$\*" M0&8=EC\*|N/R|30F/->  
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=O  
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MSA'^3O|HVR)|A75N8-;?H+E|0)H'3Z/(@\_%TLJFPF+Z.?1U6|Q.+VH73"?4A, M:Y|C>R^J#  
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\*21\_&^4;15DIMIT(SA<0/KN;6|545:OGV|@HDI0>ALFH\|\_Q\$)O+4<M<%,EHRR-  
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I3N5\_,KS\_^|E>\*ZM3|WK8|X\|!UO&GP=Z'P7'Y MV=^W!|. \$VY@:O R\_%E:+0W2\*ZX33-  
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+|I"=30Y(H=I-'Y| B|O|T:UGVTU\_!|!| HW:Q^2 FC(13\$/AED+S)56 M:-  
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+0|.AV.CBX^8I8\*2YPS>(%X(. \*C;#2441!"0B:29TM9D@.P\_01M4-^\$NJKN3JD|V|)2\$9G0  
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M" T3OR@V2E!<>KX|:F7@U|A>CO:CX@:>7X=KX:F>&-92&XDI)6:EGV= V|8I MCY9P>?-.  
P4S.MYFT|F39YN%.&31T/CG=F|I9W\_-OAX'CW MH\$V2Z#.?UCQ'M(NP?>:  
(2DU2"1:|MJ5PCD0\*;C:=07G"M:-1|MH6U;JGB&JB M=2P=|@-  
U\$9=\$|G"!&\_>J=\*PTDA?.RJO4U)\$N|!"I5HHH%W6|M|31J-#HR-\*"  
ME|0\$.3+>+ %2@|1%Y4#%2|WCM7B4;FB+:B24+IHAVT=9\*,\_GF ?J6(EI-U0NG  
M|"VBIY42R|&' MWC53|U+LCOU#BD-W=L(-XT20 ,HF T)0|  
OIB\$!2R<97CA/F&Y#IXM/?.+20 M'AZ|VGHKH|U-MC?  
V3|^\_GA\_.O.O|. #WW:/=@\_V|\_Q8F^?|CA\_>\_#E\_F<7H  
M^WD\_"4EGS<9S\*JV:+ #7@70X0C61&ETQFP|U9|Y|XX)DJ2%GAGL|X|IXGB0D  
M%K1US#%5/0\*Z\*<\_|7=A4ZWF\_B|K6Y7E\_7@G??;E+?|NV5,0(ADYH15PI=&L  
M|%F#|1D=;FD"EW@S.%X|\_+0,WI<6".C\$|HNIP'WIM4>I+>^)\$9'M)=8LNDM-  
E%P\*QVEEM\_-'FN MKF"|6-  
)!\$PW8<=<="N'IF|2S9C++%!'D(Z0@86\_+R;>0V9\$E"|I5::#P+IW|)%<  
M7D>CV@O<('|TUD^+|I+CXF35V78,BH?00.58P01HP=K>003EJ\*S'4W#)  
M""|2X4Y6GYM< ?<:OV,MXZ#UKM)'3Z@>'|9N?|\_18/GNN|HO&GKN#8X:O6IU  
M^>3F3UH++T.E|ZRYBTENSTU1\*FNOJ05E A+.|&3!U(G)PPINL:  
|\_ ^+8ZVK|>NYEQ|\_.6K MJ0+7Y?%K|I2G|+Q#2P5"0N-%>(NK\*8P'\*AFS5F7.Y:O-  
;6U+E\$736SLH;+7I MK7, ?4MOK::JQ=-  
;%| #32HF5N75\$\*(@U\*A)\*15#I'64F!VB(|HXRM8\*.S2|A MO;47/G51SWJDMXI(N?

<\$S0ITC\$ HZ=!3)A:03W(4'K! MDJ@1GV% (N?>.A^-K!TV?,D=4.NPIH(N^N^  
2C))4@0!"9U%-S;8,EF0&4!P M-&?).\*C^8/5R.Z NOY-J>FC1 7696+O\*(CKB\$EIO-(P!T'  
3208PW16+ 1' MJK<?-Y4!T^-  
O6FV@87W8,1WGDPO:505=/J/,DOBZBDKQ2JZ\$.B2EJPY:P6  
M#H!OM^#I\*RT2X;Z5#TA>S-2J\*JSI(LF>DNA\|M)K(6VI).H(RJB(ARRS0(U@  
M(@;#T\$9!12E4G70T5PI5EP5>900,-#D-2AF+EX1Y2%I@T MBG&G+"4!/#\_6O?  
=J'^RHHWFUBVK7-9G0"6=2!@28UPJOBN\*4\*(W!7\$N!>Q"  
M5CVTGGD!R83KP="V"NZG\_ ^ICR\_:O!7"\*?G6>G!AUA2083")OFH!\_W(O-  
!U\_G!G0X\_;Y!%H>SWW\_9E)4':TUB M\*)Q)  
(/!K, #;@9:NX,S)H:T3M<33UT\*!P7!T6\_ SIEJK=3!9IEKKO3W,;)?E!Y ME1\_3.  
(\_&7!M%4095216JT;3/H!% MMI;AQ(;4>=CBJJ0"=D!>3^\*!FG\$V!J\*VV>OSH%Q!GME;2!  
J254M5IRV:R# M=+C-?#1HK&N#9KM"[T9S\$V5R2:6!#>%>\*/GF2VE?&TYUT5  
#+EW"PNA@7/I  
M,J:FDHPF9@VHZC)6#@!LIST#DCQ^VRFGM:L,HCE@K>R%H;I61VU5TB#:M#|Z  
M^S8'2I%T-,Y+< BWW/0\*C',&(HG,9:-I,+5/G\_F0;2QW&BAF-159LR,X11OM MK!6\*4  
:\$2A8M1<7 I-+\*2!;@=\_C3%!,"6GO9GA5!783TWDDUW8>H&!EI=54 MO7  
)X")Z6NW\$E("G>!E)9-!F!;!IR7"B"6SFVO/,HXP!# Y!@26E\_?"IBWK6 MHZ34\*9.  
(\$0&2=0X\$MQZ,SA:X\$#%;\$GU4XQ\_W|B2TDZ;7+ZDM(L:UK>DE))L MM3\_9!V:4E"  
!'"LL;Z645)J69\$8:HC)U5!|31^)(H?4J7\_3=WSSZ.1R%-)B0^O4)6D60MVMLIO6!;2-  
'APOZJFVT0N(IGP:B7+T\*&# M\_,.S!^OGCTW!L<'AVWR(JM":YXLV6XA5Y-!;8\*7R911!2"  
M,E>OF",!|4F19?)H40K90R7/"F@U,PQ@!|=I  
H/F^0CISIQ=R#4IAP^3ZQ9XZXZEB!"\_&D' UF0#G M#=#?%+!!Z9C!7W!%)Y-"  
%VHX1(L&:,I:"&2E!E&7BZP:0Y)FHZJHXTF7U6V00  
MNLGD!OU)1B5!T.@9F5PF)J&7!A6AD\$T9OVNR4\*;V\*!W-I\_?OM-;4R!W!P!46  
MM<&KQ!&W- N&E?#9Z.P2\$!|HP\*F,=!'C&LH<;K!;!T#CC7M"='#56^@!A&.C M5+  
!T0C?8VT?G?C)U9!&-XU5O'^Z5R,(!20'-(98=&\$,0E4S6>J(M5=7+R>Z" MV"RU+  
!7\$#>\*VZ-SAWGIY=H HWHCRF"!J^S(\$HS92.L@BR(S I-8Y%JE|K\_  
MB&"CM+W\$XO;3^N#!/#!\*M/!\*(P59209+WH\*CDH(326402%8Y5^;\_\*!H!7L+! M;\*' E>8  
SP/T+0>XFJH7SME<1\$^K'2N3HE;:24C&HO!E%1!;27\*!@3BIC&2^# M  
C;+4)5R@/OA4Q?UK\$<.,&'H@%\$K<358&<6)H>71(&-5\$8?"3-TL;3-%YX# MW\$F3R^<  
=U'#^N8 \*Y%BU"D!:%2ZBFV;@!P?|1|-4!PZ'X!1D/?# M27"GY6!|5/ B1Z=  
>\*1!ZFD24(BH\_F^<%%&|9T-P%5&)UJYDKDJ2%EFEI!;HA&+8#;"/3&-MZUZH!  
H^!#|AD(VWMBW\*6KX!>50X9U.@N4Y/B+.RNB/KV)0!3:7>!WGC>"Q7N!USVR//#!.?  
H!\$ \_ HDG\*>1L/>Y-&4 PB>86 M"@\*AA0!453I%1HDUSC?6+F,XNZ3334@VU-  
EV668:\$HG7\_8B?"J#H8@\_860\$ MIX\*!R\$BP3FK&|6:NP MR)6T)X(+!J3EP\*T3E!\$>027(S(-  
,"M5/3>|B2!K0>Z5,JYE:&4ANJS!TW.G M=\_5K(8//B09O( N+YQ 1#)U49D\$3%|3  
!UG=@VE27!|W/=)GF&8A,JW^&;O; M&\_VUD(;H"U:@LJ7^80<;3 4K@!-  
<0!Y,)L\*B"ZO,@EQ#9\* M&%XO1+;0!M=\*)%O1B%^\_O!6;1%.^1? MOBZFK5,WF1R/?  
ADCVHOVR5<+QQ1N24HT2)'09Y&X.1U/" G9I,DXX+>2?A!  
MH"!UT4!?"RK6CHGUI8W!|+(!\$FB.@A"KI<5%,N!=\*8TT@8#S3H\*PLN<"0\_Z M^0+  
!^KCZ(UUO3%B<>9756+>SPR+"="SFT(80\$H0KAS7^OZL S@@#E&K-4!|\$ ML?  
K'WSJ7Z!P0SC94<|4@T\*+"=2042(%97'A=QL^BU9%SB0KC?P)AQJNLO+; M(J  
6A!>T%.>E<+B=FBL&9184KFL)!I-\*NA DR!@8!E"#!KQF!\*CUR3+A!0\_/ M3^3L  
>@;BWM4=,4@R;+2=2NPT\$(:E\*"%"!/)!=8&7;:2,49.J%&6,+;L'A- M2VA>"HG;J;EBT&  
(!X18HGN")>%NF(QGAT--EUH-5N%|C2IVC M!P(XW%C-%8,  
("PAW4VJ1E&61QP#GY@I\*7UX MXQ932L5'\_04PGWBN\$B?.0?;!(E0G  
%U!|!;3\$\*D+4>;ZWOX;:195P;-Y#T. MX/LX.#K>\_K0S^YDV<\_0>^H3FX\_">%:O/J78?  
W62Z?9YN;/L+%:C6&4@J7=4E MWDV>" K!A""<!M%7!|BV\$-  
"F,^XFEY|VT60!4,H=E1+08;+H-D6#2V(DV) 5 MBSZ5UO.5EV1^=&LUHVXI-  
G4:5;>XAM9E%-V#0J7ODEE=-/3="/(!;!)LX#L!^Y M !|7)NI, LJN2N-EM#0"@F%FR?  
2X#G06=|PHQ+N+"Z!;46"8R;'W\$.|C\_Z(MU'T:P(IXU\$4Q!?  
CC3LO8G^G^Z,H>N)K'98,SQC)0F3\$0VGLP@D=@7D?.I"\$A M-,K<>@316N3  
+\*\_ (A!E20POH J=<'(ADG;:9\_!-"4EI0U-HLST0<=8R!(\*MAD"/BO/RLCX!H1/  
9OH!E373!|75<\*H9H'H!KNB%1:0TI,@B#(?>B@^B<  
M\$Y+QE@/6:./P7L!5\*JAGWY\*A2<[\_WWN3LL#6G+3-"X/^Y8|\_)Q\*K81\$N#HI  
M7"!JP;KH07DC@!5>BKO!R;\$F@OLZZ%9?=VUJH6!O\*A\_A\*.BBHZ'DF+,"XAH  
M/X' (HORZEA!8E@HP+9A^!L-'&67O|^ZDD?'# 6""I#)PK>LC\*P(&IPQ)>N M),8)RK3S?  
@63V5!G !'2"EKI,AY@+X-CZRFZH6'\_2VBIY4.CU0VHY.@&4A3

MRH,,J+..P'&96M2\$)2X'EHJO,#AD?WPJ8MZUF-XI(M"763/<\$E+N)SBNB@'M+..  
GTTB/-X9J-4ZAD=VTN3RPR.[J&%|AT>R7\$:.LYA#)IH;R&41)R^1-  
MAMS(K!8BTP8.CZQ(L#|4M=KAD2\*RG+P/\$&U)S<(<=9|I"-)3\*;)@1M2^=K;  
MC.&1B|'LL7Y6,3PRY4B8(A02E8@O\*0+&LP0I6:99L\$'XM^&1M5E301?|X|4  
MQ#D7K80HJ06A9,DF)@ERTID&07\*6M=|7N|PR.5X4DT/JVU!|E2G|>IW,,E M873W|.-  
X%-)DX1B^;YB@6 MJQ'KAF.3\*=B\_HAZU| ^NFJF\_O'.| ^-  
CC>\_6WGGZ&CKUYWM3WL|! ^|OOF|?W1| M^ .G#SO|QXKGJW3^B1K+ZDH)5RE;?  
3F.DRG3XYRW^24ZL3\$\*!5|QTH(>7.8)  
M73|JL@|:41,JWSL/P%CV8K|YE1=AAJR3C3HP0!\$2B.C\*NQY-H\$STTCLT3U3M  
MK)8|\$/K\*&5|6IW>OM6566WWDXC/PQ>\_)EUC)!\$P6;40SA  
MRSPC\$100)X055F8?;|^D> K/JF)X2^GY4>FI  
MS(.M44#N\*5RKB<'5T^\*C]\*BD@KYI(F(2-KL\$5L8H('PB-  
Y7\$AE|U\*6|\*B=.A&N1T/GA\*2YG0E"&95?:07E9&NP+BGB8CV EE=Q10HFMG:'V M()!-  
TO>BZ\_NH8|@LAKDU./KU\_=|!OW|=V?YEIT;\$|L%?6#D^ ^3SHAM%(PF@2\_M4AJ(1G  
0TG@P\*1M(+GOO\_HCOMW5N-HM&B.\$ MF>SN=C#?  
I&AD%YT^%XWLLI+K'(V<\_OG:\$G\_>??|TB8^3\*H&| #NGHC MFP-  
8VX?)^Z#6)ZI96L/OU954DNOO'\$A\$F%2A!QGPW!8Z?P|JX=SH;16DJSZ MH/6>^;) F'-  
E=.FBC1;5.&|RY?WIZ\*|+@%>)^H@IQ<72YL,HGSE,F&|KOR M\*7"?JL>  
|@2RLM>K915U-^-|Z57N+|9IC++H;96VR0JO6.T8&%5:'L5'!|!  
MF%0|/\$6\*|8YW+V|P5UKC/6.<|N%YSK+.3WN.-;RVRZ'W&.KVEOAJJ@2/2XML)  
ML#EDH(X8+WEFJ7KV|N(=3;A0I>U7E&L4WONDH|>I4%8N3@"-H\$!D9@M)\$  
MN/H/'2|HUME)APO\$.KLHH('9<##|DL9;HZ\_?QNE+V4'%B@ZCKZD8S|?MG'1M  
M4<|JHPY3\*(,4AGD8+O;063QV?^/E&@+S+@!5UI1NK@\$X0JR3L%1R4\*(M=E4  
M58#U>'1?YOEM=?I%>-"N"))RDH31SD+&>=RQ@XD5RI1?4^"2;XL:MF  
MYJ/H7R\$MZVBRP:7:69)!GJ;QX^\* @VO&H2AZ<32@.M1K0%QN!)4VL9S9\*5MM!  
MJRS"\*V1G19WV'^/<'OP>SKZJ\$=^|H|JQS:?!MLPKAF%=#8X LR7AN!1^HN6  
M3BQ2+ZB(>/O53P)L'M=,+%M2'CX4L:7L0WGPQEC(5G!T@ A'|V=SXYI==/I<  
M7+|+2K|PN\*9U,>12\*T1)E" 87K;HLG"P+'AAO\*.\$MRNF>HEQS4|HMK4F:J(9\*  
3SZ48S:|OSLWJ\_I<0UVS"A2YK MO:.\*XIK^>S5YQ)X/I>S<<\_<9.S|  
^FIXX+86R6@%WLT:VUH\*CGD)P1GKN(F&NE|SM MA^&MQ\_-ZG:>SNKI8AXCCTY&  
CVZ,LIXH%340(:O2|A9\$Z87BLY"0)2\$TVJA" MKGTW-1'DY5-Q|?IM+NV0^|>6|+1\_\$"  
M<+AJE %)I>4/H^CA.<-AUDE4J91BJDW\*A8"^?-\*UUT\_0<2;GJB\_#';WC\_8.  
MCHYVCFXW2#UJUOJUPPD-83F:,794A?F>2HJ 3G8IGK M(\*175G J:D\_AG  
I9\_X&L=|O#OJC,ORB\_/C>Z/(L\_Y8G|R+=Y4H6:(J:|!& MX<8G699Q> ZR"Q0W):=4UTX  
ZZZ% RD3?|>U\_6W-:;I/D^\_R6GL2|O  
M\$T'+M\*T86W)+|NWT)P966UTR>8>D?.W^|9T@M5DK#PD<4I(K\*JID2Q8\_9'X  
M>'GO|(<|=HLBDHJHJFIV#TYP565-"DKG0;Q+LNYPD6:->@5-"E!;I 8PRS::TB0Y\*  
M@\*8NY!P3UZFWWW OD)>@|,TEW\$|L6;7&>44I+|SX/7"\$6P3T!&YT\$%4F0QD:/  
M:/L^J'|LQ (J,U5%%W>N5=;%>&U&%>6E:'|^5KAR6/,CLM M\$SS'9?CL8B<=3.903V?  
+J,JL\_=UE-' )BHX"\$S)4A.)>XJAD^X%-33E'/AM MU\_6>P99-(6Z3<%78,-E!5?  
8T^O+PW;OCX1O@NNDI?GYD\$KU.% MMR<8+NQ%=,Z7%|'9\*61UH"|3VE4W#X'9N"  
|HUB|>^I#2&^68|I8Z:P?M /K MC8;H#=%1>Q|5|;?C|P'I\*XU81|=W:H(VENVVDWR/&1-  
7\$|2P^\_3DK@\*MC^S-#MKL0 AN\$9H3(-DB5#+(ZKR-7:6;<\*&+K+N\*.;C\*\$E:  
MX;R70Z^2?%@9|MK'"\$R&3R:.\*NX8,M4AIM-E? U3|K M6H>J\*NF@  
4AND/VZPE5>T"V!'Y\_|\_TH,T|^N1G^Y<&%@\*93\_-ZZB(1=K8%8  
M8;31'C+C'(2AO(3|D>N:|JF32M|53@|6P+U-GM5BQ&3+ZFPQ7=T5S?OI9#8;  
M&>|R5Y('"#<256809K(T2B\$V9!J8CXU8=AM\*\_|3I7Z\_W\$VLCI?  
3"E(/7NELY>9F|K54)O@?;W;:Z\_>N|3D|8^TOKXOU|5\*R  
MK5KOTE\$T/'D'X\_@VE4<8"/SI;<6UL9ZB\$Q6\$8R"4C&"%UI"2S8E;I0+MT4GH  
MA/WUTK5?M=^EKZR7\*UUX|C>|[%UW)R43KJ&4>0M !A(X1G"0"O\*0B,2MXD.UJ  
M+1Z\$|0\*|T|K\*:& 87D.10G>8;^\$>\$:DT%|8!H1|M AL">(>>3R+(9M1UHK%V  
M,YY5<&TSPUD)H0|2H(VFE9C\_"Z#A7|)|?"4;HZ9.  
M"%CM(L4'9R49#8Z(UP#|8+4IX5:/!49^ I9\$ILT)+7 M?OJY  
=P7S|!FNFO@7MXLBEG)\_TC9<6M9@, 8XB64H/^A,BCJ<|K\*|%R|HT!7 MC"^98 VTU,|!+?  
\$@>:|L-\*G,AG:= LW+E@5T @RX#.\$XH=WA6D^KYZ=IK>,FL  
MW(\*6&SB'ISD|R=N2,/=X4Y907\$WZ<@2";R|E&?BPC4|R22JQU4>QK52TZ0  
M;R#\_=OFF7Q>HUHG"9.Y)E%I UH\*!\*-UC+#>XC|P,29S;J&NW9|D<|6X\$'S;A  
MP@/QK)X4V335N5S#,O\_ A7 N"G1=J#&EF3\$%G|@ "%YS\*(G-F9+ND^ T@VPN1

MJH71!^/ZZJC!XXL R36BIAC\$\*"%C'A\$XSEMLA+@J//2,V,SJ VW!WPODU7.D  
MNSH:IKZ/RV3D2[K].P>2EGRH=ZGTP>+ 638H)&%3KCUZ87VTKY5MK17:-.6I  
MQ{MQZ=?OTV+^YN.'.GWV\_XNS1:RC5N'>H,!2%2:?)F T@G-74V\$D(;4;\$#  
MRM=\*P5:\*)?>OCZBOT\_.2PN,A2\_[%44^FU\O8B19"D(\*#8&E\G;0,? 43W\*J  
MB7":&Q%9NQ\*+%0"^>L+54U\_37/15\$N+>\$ (U,Z. 8!.=LZ2IF<(DED,0S&1!  
M1.!ZI6;?:!6^'H7VXMS"%BKI/RMJH2P2.RHH6FI\5RD\>A=22&94B: (/7NN!<@M,Q  
+M>Z\*L!?.O\_Z MTFE3+ \_&QTH\R?A"WD,TA\$P\4:  
)")0=&"CR52QV14\PTWMO\*.4Y!JU\*2U(WT  
MT=,0R..3P\W\_ ^'^PXJOAT?'PW\LG\_QG:?)9\_O+-X'CX=N\_PT^?AP?'@9/\_P  
MX&!P=+3H\$+IVS\--/JO&P\JBZW4\?3XFYNF-VY6 J'?\_T\CV;+/R+5)I>;7  
MJ8\|=K\68;%\_W#1>,S<392@1>!\*&TD:"\$\*24DPJO2FE4UH0Y7GN+;XYZXZ\H  
M^);B^1D>WD\BF3T\$9MGER6JJ= !EIK@4MW9&-0\*\9W I;:1;0BFMAE8#7Q? M?  
5H9NF=\$.Y6E+TK36\_G\GO@?N^G%"F?9!IA(9\*J.  
1(C@:."060AN/GYVVK0MB4&3"HHD&T\A++16^B5= T:N#V.Y+MM&U;7S,/J'@#L?:@  
M;!>200@@@0\@@:;SE\*#5BH"X\$EDZK6M7/O>AY"?L373<0=I5M2M^SDZGD\_"MO\_-!  
4H\!T\*+\$.HN&P5JIV)CB2@BP\$)) LPY0F;4BP3::TA(3YN:S\_Q"?U\ M7YL(?  
E)?:@UZ92TO&OSA!4DS9Q+/\!@:4:P>"2P..1XU:"M2408.>U\*Y^0W  
MZ[ZMU]=%BY\*ZM05QO8QOQ+6!5EE3HTN\_Q7JV8SIL0)/;LJNZ+A%V7"+M063 MI.  
:S\_ZL2X>#V^?L(9VG+9=5-N KD=I-I^>AGF\* M"VOA"RID=G3\Y<)(O\H+'E@&  
IUP"8;0"HW@\$FJ.(DKM@3.U\^5%\_6ZC)V\K. M)ZT4UJ(#ZN7LN&  
M:\&!\FNOCHX:U"3<7", MHZO\*B047K01JN5&2Y.RKOU\_O2\_M/V"Z\\*;^+B%LH??+J^V2!  
'39\TG22/3 M0\$K\$"B\+7)IA!(WRMB2<\*Y>?'L'1/\_6QJ::N:WHC<3:PCY8-SUV<%  
I@7UR<M\\$/=W\6+L)WD^E\\_-?SD6\$9;2FB(DNS\$XFSN1O'T\_'7\_TBEQA9%|'"--W==TE  
HE\!OHZ=N\3-\$452J\)&EP:@B\$E MKY8C&.T-!,NLMY3\/%WY<9I(8!7M^JV2OJ=Z+>-  
+,W:POAK<6SMCS^GZ>DD M+@ZNJP+D4:0A2\*  
(CQ;!L&3H:P.HH(=,LJ!>:V^J\&K>STC^!<:(U:)90W'-MCM+?Y\|P#1?V>3KY.G7?  
KW;\X'S^;3(M= /USRSK\>F(4^\*C8 X"S0N\_T. !  
MH(MC%YG/) \$15W<9;'^WKHW\_ BGWP+<\_6"M\_W/@P.W@^/JP^\_AL\*O@5\89#8:BG#1-  
7J;:0Y-> M0UU>)YUWJLOKHK!=RKL\_&5V\2C0=3<|.WDV FY1^--(\*X'^!H)T-@@B)YG?\*<  
MN+<-05%FJWG8%2=QK17N(-;T6\2Z#GN5V6M0NCZ'!!(D9@,4H0THLRM(.4  
M,8",.NDLO\_66+::@ M,P,V>@O4:VJ%EDGFWFWQ2FO\LY.VLI,V(-  
@S3KF/,^6^3)R0WH/PD6\*5K\_T M\$)Q0R@=K0\_W,8DIK^!1MK\*1-  
B!8BZ1\|LW6B%G(ZO;G4E!\A647(2N!Z!8\_@ ME3?@HR4V>6MR\_7Q/?  
+O\LYVVLITVHUF+P0^|\&;,F^FR3H&C"B@2",@&69@+ \$  
MD60X8XG\*WAI"M\_&7=E(+M\H3%P;26S>\_ ;A%Z<\_-\$EJFW1\_)4N/F80Y)R1E8  
MD:0BD4GMGX\=L98(GM'Y^&S"1,TH^\*Q\W\7%,7)>AZ"C!4:EPB/3.#""W!4  
M.\*\,IX\|PV#LD^M^1GMO%\B\_@QNY\$W.?U>[|/;#PM"!X=#)2\|6\*VX0.DRHO  
M\_2EJTL@DM;&.JN>SA3LN\_L\^WLU\W)+#SSAZ\K0@4  
96\*H=GF0T,!,"%J>&62@G9&%(2-0D\<  
MY0I25%Q'%9SPU0^<5\_C^JPM+V\W\_ZJ+L77G\_17#'.9%XE,Y;R\$YF\$(&5P:F1  
M0=;62NIDT\*%Z\X67V\&S\$S=6\N#914?H\&Y#925U/-W%<1\;|L"!E  
MRHS3:&=+X=#7X!\*;M1R1A\_9J-MIM;PZE.#=|. #9R?-/G!LXM8&SR-)DF-SN?\_EI  
6CB3@X". MZ;3<@|/YIS3\_-HDCZ8E(Q&50W\$94 MK:ZLUH1:"&-V"7)DE#3&X;  
(C);PT.6;@O4W@! N\*>R6DKUW2\_PB?:BEMIV8\_#\_ ;VOGSZ\G%P,GQ\>/A>%2^=S3\@-  
->\_VNX7\)^O4R%I@ "C MY\#GN@+:G2BHTS0(U MP'C0(OTHQ@I(@ W-  
:>!93VIFW9KL8!0TJ9B(3)%N> M)" ;"T").91Q3H\$D'\$EGD?  
Z\*@O;\*T812T@|D)W+@JZ3+J5A4\_&9;G+V1N.9BYU  
MAF#0;9U.#1\RAUE(OKL41&;L^F>!30"XB&=N'(0\0C775P\$Z\A>ERU,X\*  
MH!H%1>|%M.6XZ:.\*N\TBOYK4>Z-\$9\$0G:CUD2TIO?31^#D%O+^HWRAR>(H/TYF  
MLXN8GY4\X#>=0@<|98.6<92\_R3H;)-.ALC:2?>N&/MW9BNH\G:\_Q99Z:3%#  
M^QKO)3#\$O>=FW\Z=3?|YD.+7\!GOW/" BXGR@0=#4BOR\NND,'FR(%EP3,/ <br>M"454N\_B@(|07QJ+J6FE\&"T\*RHHHINE;:E\_I/TQ^O?I BBUQC,O(H#CV!1 MDAG.B <br>!4\*.)"BBS1VF\_95P;WPHA341,MWE\*4^VWR1G^MME2#"!5 YHMR.. <br>M2\$&H+,"F'\$%Y'04Q//M4.JEW%\6S#\*ANY\*1OIH@&5\|)#Q+TX!0\_SB?OY>3)= <br>M2&D^GY\Z\WEQ\_\$\FRR-QE+Q.4OD(%M&BK9<#6"<-\*!;\*#XLY3O%DK\VA#R\*^.<br>M='VJN,6KSKM\ADD>'1HKI2DW.AC)HF\A\*85;'14VBAI\_#H <br>M8/\_@\_'?G18R\|!M\_&!RMGWQX\_-?52")T\_%PI&3!TTS\*097:9>|)-M(RE;NT\|MHF\^.<br>(Z@7Q\\_-V<-| ^6%2>+,I9E;\$Y3 MRV0B\$73

>T2X(@\*I(B0I8M+",.6JMUSI"K\*OH'Q%MCP<<^AF%T)K/\_>|%L& M/%JR='C2"CQX3?  
3@\*=K-63">C!!\*Y-K)^1T;+|%\$UX^.D>@B|^?2AG^5-?T9  
M(I%IC\$0GFO31CW|='3|7\_B;C8S!4@|>+AHAAHA9I@#3 60N9,4U??>WXVO.TT M1F+G:-  
M%M;V/D7#4"O3T B2C45HJ.?"2E1IE)D(6FL=8NRS\_-8R1Z\*3S3F,D  
MNBBLQ43|^ZR5@9|M1A./M\$\_-65..W@JT45BTN.S(6T7\$K7@@E5O;/(HH"W\$ MA-  
NY!\_5\$WX 7!VE^'0,.\*<,R8X8B\*TING'Z|,^!|F6=\*E,^\$45!5/D-P(IH M?3WE3&I)ML%E  
M&JUM|5!N)X OB2;M--, @?72O&\$8N6"M+D7=6B|P9|6 %(E.\*T>"),TS7K@F|  
M%|A+HL7FDF|0O.DVJ|>G9^>%NI<+I@OM=^LE9)\*1HHX;P#\_A@I7)";\$%2UN;\_M\$;  
<@|0@EVA@2FXB\_P1WSVX4W^.%SY;)HQL/(2\_2)A? 1R)%HY-2P"TIH|4X M09!"|=  
|5K|SB"WSZ"-U/R845)=1\_T9+A?H|MR2(VTB68P Y\*75 MO&","ER>1"FB0-'(78O:U"  
|P|0GQ9A&JIGP8&#))\_N@@.N+,+RB\_?1OZ6L;X;\_M-;@15!A9:K4V(8,\*C)0-\$7\_%VD\$(>(!  
|YD4,M9-JFZ-^6:3K68L5+2GW<|00 MQ.F=/!Y\_FQVCK(9QYM;Q2@O29  
>F"OSQV54:\$AZ!C1JKQS^G0JW!@S>SOIW M^+2709!6XFW01/&!Y>-  
|2|&ALQ08LK"|S@|@72:0C#/&N|R|UVV|"(MGOKR MODL#N7%6?3P\_C1>4/4|A?  
(HB3K/ASW!VE-|AR(JT6T|TXKD|R;=|)|GY^/Y M2&GN;7!XD.72\_H&F!9>+8+  
(CMDA+U+9ZJ@!\_613K7Y=W":E:%\*.5@J|JDT\_# M@Y/CO<.#D\_V#|).#O?WA|>#@|>&  
|=V|&'P<'>|C#|/AR6#09/^O\_1|W0'> MA^';+Q^'A^|N\_(^"6)8\_"1%|H&!6|3-)OS\*>A2-  
922+D+GEIG8|00N^ODKP^F+7  
MP\_5YE76U\*Z5Y|RY/G^L6TXN2"BZ\$M0@<\$M6+:9T1?@\$@2N(@Z4;Q).JG|^/! M\*-  
LOUZN^DE|I%31IMN3&LYRF,W1^CM/TOVE BP.%<1?MK!1\$S\_|UD50Q"IK  
M:52K5W,=VZG1JT\*0.UV9MJS=76>LXLHQSSGP;'R)-@IP.FH(B@=T^/+N;9? MM/M,?:  
(j;^>)VD6I#0CZ<>+&A|/3KPBPZ\*+\$F4X7+|POGY8S\$|0P0@!>&<6!  
MBP1<#AF""TH1K3P7M0/\$3V'JW|\_>GL8G#=#55L0#+\_1S=P'(R.4YG9P7K)2R>  
ME1.7;|>3M-08!4RDQ4L251X(4Q |9"|"C2IDXE3RK/J'D\$3RQ  
MD\$75U=2@B.O\*\$;Z.N\*!+|&^|Q.MH|,=3YT\_/RDMKXT(R(29@5I7NL4F4N8\$2  
M6\$2KD"IL:G|T&4H/W3;EMOK1XT^:#|TRS!,#AX^UNX\_&!P=#0XV?|K\_?Q  
M77YYY>F1Q\_&5CK4+K^+4&|W1V@F6P&J/ MQJ&5#BR>VT#PDJ  
BD."I^1/\$K|:NC8+X772U|2#^;#J\_^:IT5%D.=\_ANGG= MW;|\_-  
J:Q:6P1FT!!!>|0S2+KT0/'\$@2D=W@D>|=E\*O\$)6>X\*\*0&Z0\$O|T3T#U6U((BC!"3I  
FZQEFT#;(\$#;?5:YTT43=6-;'R3\_+-P8? M)N5/6&PJU| M|3^(+  
<6@DK4)#S:|O"ZC#8UT'(\*SA@M/\$?A\*?O%.?\*R1R|X/?7>1:=W+^|.7 M=^^\_C!'1&S?  
^UU^#GY-9^>+BNA%XK?@L#23#'#0B2&%@|NL\_)SR3C7AOKG|RX M'\_N\$?B\_M.N\*?  
U)==@SX?#U5U2&:L6;R#2A2I6UI?H\_69@2<>D\_0:OZ|I=O|Y MEPBN| D)> N!DY3-  
(G4GS\*ZZTQ=LT1P9XC:1:D-"/IEG,|+(J\_4%EU7E5P8 LD( M18TO3|Z9 N\$8 Y?  
1>Z=!&&;Y2|)Z4?YC>)YYE48G34|J:F%O:9>;K|,W2-9 M:|E1|1|7?O)1FN&!G4;&Y:0R9:  
<"64("0?O2D|S18--T7':.\_>)O\_/B MY9.CCOP;5\*&^3^,T=6=X?P\_B=Q1|>3M?'KT/?Y8^O  
@O6T^E\*5UT)<)+,H,7  
M\*0,E6N0R0(|VJ4R3T|Z/62IJ9L'HPUU|^\_.A^|+M=S1V//A4:F5&OR\|1K^ M-  
3SX,MP\_>'=X|&DQ>?[V#|WXUIO\_O/CFVB6"U1'4J"-L\*Y9\*Q8;'R^\*GH\_1W  
MF1LU\_GHOGT-IH4'0C#9EWITP2#19&69?Q835V?-PU6;,%>U" M|2  
:C|O)V6E(PNWK\$RKOT MCD105%(0Q B|.&WI9T(18H@TFH-E1^  
TF|VOXZ>;D|,K2#DVH\_&IWBCN7D9 M7G.4T)P(IV?E>BL+OAPU8X/CRJ.%9.Z>#Y2|  
(EPB\*6Y>%222?;\$/|32YSQC MJ|=78XMY97-\$MQ@\*7(H\_TVQVR<'<=>:5"X)0!TQQ 8)K  
|XD-FDQA|>I\*3M MUB;/\_GKI%EHK;1X'K|Q"25^<2'/%.-UA1=@Z-X?SQ/TS2|  
MF+1RD7@Y2/.1S(\*;|"U8ZM#ND%8#FI(\*I#\_4\_0@IJ:K=!\_8A+%O3?+M8;Q6Q  
MMRN|'G|%-R.=\_B@6Z+(G./|5((3I>8J7T)>ONTI%P\_7|H\_0C36?N;|2|U9\$D  
M"LF6M|WW\$EPJ@T2U%Z|,1\*T>F%!/!=POD&;JH|/J\*|)^/2WW3(27B5&/=I\$  
M@6L\$9%\$BNO2A<(@W\_%U6!\$B|/Z%&,(1R  
M"|"\*7\$DJ!!Z4)GFAED|2RJM%R%|7+UOTZHF|PU\_-Z|MR&\$4L.CLOQ;?+\*.=D M/'N34  
AI^7,G|F>97C&?.0QV//2FOQ8RP665)".\*>A\$ONUCA\*,AD6,X"DD-+ M2V1-  
P>M0'DYYQZTB1.4&8|%:+><%TG%7E-J|@EM+|R23^B  
MQ()EF;XI2W,UQTCDECNN:N<^+C\_|3)F+;&VF)\$TFZ7Y;)1R|(DXBBA8|>H(  
M+HI&HY0GT/\_|O:543+3WZ!JEU#I#W-&GIS>'1T^!\_|!^>C|\_@UV\_W#P8G  
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ME\_A"@;+.H\$%.2>GXG< PICQ\*3%!9V^V|#!>VDJ<;Z\_9.L\_T-9=QD7L/OF"Y"  
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A6QD4\_|Z%RRF| ME@MFRD#X',H<8\*|5N!0(I&"T#%());=OZ#??">AG8B\*F673\$|>S  
JH89M8EQ5)MVV%U="^1,-6TT>)E M-(IH5F+L:78X'OXL;OSTJFW OLP+|X^8J24.3E05/



R1B^U0K01\$F==%KI M'I7YCT)ZF6PI\*JL>WK[?'CR87@T.#X>GMP8\_KU\_L?  
X:3@X>'LR^'JOA@?# M=L;S\$KO DU IZ;+:O6V^3+>M;\_ \$K>28J^C"AS?@7-  
%DU0G<#GS!POBIA4 M\_?GM'135'@8L S8TLR0X0T,J4#2P\$|= @HR-  
E;+'QR@;J0FBUIGY?"V^FSP;O,29(100HM94 MD"[JZ7? PRK( DP%J;#5U2<IK\*.2?DDC  
D%W+7.TZER9>)@&&.'O'< MIX)T4D:'J2!)=)-D@O';-L\_ 3R=>I^X|\_ MZACF8S=V>!  
|>J\_ %Z4L2|&@313F MI6;ZHNQLN9:1MDKYY#PD%2.(R"PXSR1N@\$RX|RS5GS=;!?  
@6BH7JFL7JIV|G M.'@X\_Y:F5RMYD\;H/5P\*|T'3 M:3?\_Y97L#\_/RWQU.JR;?  
\_YZF;|6( I\$NW^O-RO\_+;ZKQ^?>+DO21"CF406: M>S/@-6(#6,,S1\$6TCI\*R++9|O8LD?  
ZWSK;XOMDUL,M\$;?+DN(+1=BF=V|?F M(, 3|.8ON7S.%-":8|9+T)  
|+H5NSDS9ZUX4^\_^ MJ| ^G1 MY+5;GXN^<7CLN=FW=V>3?V;W'Q794RM,,4\*Y0\_->  
<\*@X^9\_94F\*"L\$YZ\$^B\_E M=E(4\_->^K9|  
1MKIUV| #XV5|XFU@&V3+!LO'@S;+ANA7@T"( 4IKU1T,-I+4|  
MM6G258AZ#9|8"\$X97JQ^FMBM|CWW)"CZ0/ILS=5=U&3%Y^IK+^|@S2\_VZ|6!  
M16+0R% @HT\*UUI72E^Q\*5 IL0(IJ-G/#1BZ(H07O|U6^CN MP3?  
VO=0F\_C4/BEC18X/#|X,/@X.|H; "X;#|8>OK/"Z&@EW,)E\_2JY|\*P|F5\_@FM8661(3BZ!5Z=  
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3D( M(U?J@+N#9&E5"=J(\*UTTT7,EJ-?|>6||6\$D|'K0\$5VR) 45Y8MY3\$AA\_THU|  
M5I6@G931H1\*TBR3;=3Z^.;=|.8HI>\*6T8E#;RBWK !R3#"2C7K&(B%7M#-@# M4%Z7-  
5)3+PUJD4ZE;CS+;3J| "M>5H3Y'K2STJUB=O^W+B>RK;"61OU|;JYC  
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CYG@'TGR.@M%X|S;\_ I&W3|OMQ65W75\* M-'!A-JM^'C&E0N;">Y5C?<0^EZ69  
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<;7\$1F1\_Z%,V38^E5")/"R-N M5L\*=LT|HQ\* N;|H=MHQ?UAZ'=?  
KL+3S3>%2O=Q):ZTCR03H^<+-='7Y'X^7 M|\_ Y7\_ |#4\$|#!!0 (-."7EDU|H-D4&T %US-2  
87@M,C R-# Y M,S!;?9S\$N;G!GM+H'5%-  
/U^@=!\*3W7H,44:I214I\$|F(H/0240\$1\*2\*=D"A( M;X)T@4@3:49ZE4B7+EU  
2JA\*3:@'4KCO\_ |S/^|Y|U\_V^==|OK6(-,Z"F9.J M9;\_L\_ =MGYN\$GV2\*(|;:>H1Z(@H("%\$#^  
9UA0#;Z:|.O)"Q,4@\*! +1@J@I M\*4#4Y#L\*@9R@UI6LOB4E.?(PE)3D56D"" 'T3%  
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( 3;,:ERBW05\_Y\_U,GPF6-7X^6.F61|&QL>;|0^ M>BV>H?G+G;,:==)\$%WS/84O|\$(Y|1-  
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M6\*F>W+G&QU@HO#CU|PQ4|4D0W,2M8YSS!\*&L,C!%G-%MUUS#@@:2@@W;VXZ/  
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K)A6^MUUHNTp<@.I^G#?LK!EYB'UV^\*! Z.EAUK4-FM\_)H\$U%Z"-+'I:  
M!;:>W@6NJ7=#JYDKB@#I9;:=HF5\$1)YQR\_64S(:)&L8ZTS=Q\_G:SGZWO>!CE MI^|  
/K\_)\_V\_3S.YYJ/DF7&Q\*>YLNf6;WO?Q/5|C/8UT\_0M+FJK%..SD  
MD3DC"/:RINS\*|R'%;&'!-4E\*!,4@-@WC2FK6S\_?+5\_H3^\_CD4(D43T,5: 5  
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68HPW"3%UC|M"2 M6E|24M9%YH0X|Z1(D=#KK,%34|JJEFT=  
<&=L@(^FWX/(3C8YT11"V2>\*7W|L MS,MHTU|LB X4&\_ =E?>E!?"  
Q@GNH1NFEAWP\_A1K %?KUHDV=>S7#":NF6\$|O M0^=VFH+&C<  
M.4UW00^J|A86VHI^#OKY\*\*D>3N)JJ?NDW">\*F.&!^QG;4M,)\*I:C!8TN5S=M8\_@<3??  
>,"E,DV^X7L M-E8VP#5IM9|(L@"D?-X5S5S:F;46NTBK2,?8T@MK.P8\*H,UZ"4|4JN?),E  
M-YIG&|CG9X@K?ML(H|N?|O-,^)|HY^&DXE7XWNR\$|U5"%.&\_ |YPD=  
MJ+I>A;M&CZXR,,36O|G?/4|;>E76"-2|9;\_CHU(M%|)8N@BCLF<"0N#;:6 M?)BS?  
S;/TO+^ ^GKX>J-3U?A(7422OC37=W/|Q1)-(>-|CBA/#\$>P^Z#@T MHX;J.A.SH?  
(AGG1S"8\_++G|L7|H0|1S5%7N@Q1?<6'JVR1|Q&+V&0A|%R6 M:#/04M/'0!EZB#GY?



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M1\_!%60\$O.X(TX\$Z#J\_V"P:\*7J N3\$AGXSPT8@#BZ'CO:;7G<4"2>.CUEV0&N  
M9R\$(TF!5CVZTM/XX".XE70KH&|!P+PZ/U!1J;Y\$)='U9\ M^392\_!O!VU)  
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!AE(!\$#Q\*/X,%)9V M!GJ:&-N44@E.N\_DFC0X2(L!Q\*&G!A4R6M0-'YMHM.\_%W""U@P  
M3OIH\$/B\*2!|;+;|;\_.BEVSYQ!7>&YMT6O!;8!+-1-/163Z Z/=M=K6XX/UO  
MCE9U5TL>\$@WPZV\*M5FV/Z4?9W-DG=X.N\*,BY'#5 M=)JL>P'!G1:EQ+6%PY^+FQ4 %'?  
<Z62%V\_0N,U;!?QT126Z;-IC0.YR!3X>-)J2\_Y;  
BWMTLX!7MB?)4XZ%J)BL"\\_5EXG0JTE5<(-.8LJ&\*V<\_;&Q?  
B^NI<=GUZ/GJ>ABG09Q\_0OB< MJ=5='K)CT7KG:'=ZD\3P!V!""QY^S!" @!TH\_!D)GB;)U-  
@;V'%344HGPZ8 M-1\$!7GSB3?L=DKJ0>08B"#%@AY=|TH).NA:8GX&9#05T!2>V8C>R-  
#Z+|C=+MH69\$6\$0NW!-OTQ8H^B8+#+:NO%):6:+=T.'B.KX LAOS^79  
Q55SSN5G39.M^ MF\U\$;@X8--OA|VI+-H\O5B8Z\_XQ!^.\$ UD\_!>GEI\_&8(MZ4T!?!7O5+!  
3#U=4Z'V&T3SIU\_PB?3UW=10'O)U2\_? \$^@W>N, MS'Q!+0\$J8\_#=HL6%Q( @>XM@3T  
R\_=4606#Q\$Z8)J%P6D&RH:LA23E!H2!/\*  
M@M0UJ=RJBXKO\_KVOH\_'GM,J7=5J!|\*2ZUFN&D!BJ+IBPR:BLOS9NZ^#JX>'  
M';\_LYOIZ9,63U62V.I.MH\6G1IWX.#KEW6T-#NRA)\_\*;|A|QK&?;!<3:|C^  
M;YYM\_3,0C1P,!HR4#+\*|MM0%3#|D!PM:L.J7/%,0TRNUL"U!(-VV+=.&U!|I  
M%X7,#66<9Q?+3/!2<3?QFC4PO&29V&+M7&|M?IC(:K)PL\_"PW5#L\$H\$ZD.B/  
MICD#.9'C;XU0!H06)>"\_C."SF1FJF^+AEXM!&4)=4TY!)YXD)B7("G!T;:TH M)%SFH@  
+V%M\*&DW@AA%P7\*7HP'JBWS6I73@/:0+"J45K9>BVB(XB:6#CRSOY  
M+HSXXIMI5WKNE)M=@L0'QZ,(K/M'Y2TCK?-(&M^N,(&ZKX4 M&)G#6&!. \$>APS,!<  
2Q!1=#=W23W^|AGH1E-,MXH&RT%HKFGO-2K5BR6/ MKAR&3%S!H\_OS;LM-  
9\_Z%VIP!<39\$U""#\$4 T@A/FC@Y)4B,#+|2G3A\_9;U M@C/CPPBKSO43D(!EON2  
=370XLKZ81F);IL|HQ| 3?\*5-G?LYJBG1XLDZOZI M\$3I".:=-,L!T@S="XL!\_?  
G&+7^TIEP(S'+YS3&9UQFCRZ8|OP:3W4|\$ (6#|N^ M^/S@H?>M&)OM===%6PC..N&?  
45S!2Z@^)" "" M(G-7FO\$+?&7E%UVZW-  
X/&O5E^KZ%TE\$!;E7&KF|=QNHA@,OZ<35\6DP\$ MJ1#F\*4QN&((Y>Y|CB|J77X:E;I?  
%^WE2OQC|X;P|= 'Z!H-X." >IF78 +@0 M4@S\_V7H!2)Y\*B\_ ^X\*LLN74/MZ=L+>5&WI4  
3!1:5T9N<|V0V=XVP7-00-G@S/1 M80Y<=UGA'^\*  
(=,Z4L7>:Z!7YGL|!#&|...Z^0=LQMYGR\DI/\$%+!JZGV^?PQ0H2I9T1OB  
M(Q0F>EV;M<=UFC6Y;SH)-RM|)D>KUR'KTD7J2ND.GEE!\OT!6KFH%,AB!1+! M0!-  
\_HD-BI9AN2E\_RW04'?AWP^1J%UF'NE+X!%|+K();ZB MO#|FT5 V"!0;""/M+G=S#X><@;  
|E|.B=,/2P;:\_\*/BIF\*M32!1#905|CVK M91#':VA?A?8ZWCD@|NB06-RBBP-  
WBMI"MR5978,<&P.71LK%OD=,\*OSD!:5Y MEY;N!%Zj;8!HO-U.VL5Z?R.YE4  
M8W#R2XX|(-:HW;)7#TD)AR<2;=QI(F.)<>V?OWL,)A@>QVMH!'FR7>;U5(  
M,+%&XU51)E7|O+6AN,CWA"\_7U!|0B#/BI|'B&6C+MU@&S-0\*#O#OX)#Q9(!V M42#-  
LE1#MI(=;CLLZLX3\_S2O#17OV5|Z@D?|>0E6A?=Z19-""X5IQ4\*98#KX)X@V-\*+Z  
M#+1M7&3WZZD#.9C\$L-HZWX(9OB6=A2@N=N<|SB+&\*/>#P|Q\$<-@MH  
^!IE(#NP(VH>  
MW4H<3T3M;ZWAD.)Y\_=:+4Q=>'UI8T/=MZ(A)5;WMHR6!0"!60K"&7Q^341CW  
M2%9'WUC' KB\_%!WS.ZNF(-AJ,+2!??45Z ZGHA@KU:=R2PD)NF,^K8!\*2%-  
M(3D;7&U(' @R%NW5#|!@N:M|AG/\$%FF M/ &E8=)MSVX4GOH/XE1E#?V!#\*#\*8E(!  
R6\_QY61VH\*@I/A&U\*P483<\*LE"| M1T@ZS#3!U\ 1&>0I6LI|:YE-  
^H&LGDCLWJ:J\$KMUN\*DD.HI-X/6&E;SHC4OV M"IO R%%-  
S!M3+;W@I4^4V&%%\$QN3(EX^1IARKC=^ECG|NL>R;2H!DDG.6M^%  
MZ(\$T'R>LXB0C=EO G^=%O6+6IGI!K\*-.#^G\_G8&GD M'"R^|HS-2/  
9^\*2\_!QO\_ ^2H<#A/FV';ZP'.39=K\_\*#MOR;X!2+A12G^ ) MJOZQ6;;4!CV-  
Z1G(&+22L)STB^49:K#9J/&Y7\$ \$NG7C\$4SM#P:1\*B\_C7WT42 MM&FR8TYWCQR)G!2  
3\$ \_AR,^&@EHBT2\XB^F;0E^/^!%33.@!%#2 RP+|ET2|  
M/JT&%J\*#:RZ2HZ<@;Y.\$U\$XSY-A:Q.AYHS'PSAWY+?.IO%VO4=&\_TS8^1 M/@K;^Y8?  
D! "S(AU@+9EK@ (G@5# 4C^-Z? \$ \_!4/(5:/WB\*X; ^|SYX0P\YB02& M-9>|>0K#^ )O!#XR  
5'T7D33(!8;D% C;1H1K+ #GE !?;FQG A6S5PFPG\*WZ6 M!>2,|W/>|I9!\$T\*L5O+A,^9W  
3D>C?)<^;N\7U 'YOX(!D-GH!|T\_7C,Y#,#^N=0!)\*)M\$>,)8|B EL@&4!&:-=?C!9!<)/2GI-  
'5J3E,STR&8 !";0;|",|:B^0(Z+&M\_P!0Q MLQ8MX\_\*?%GD0>T!#4,|!B(0^87>N2  
M!T:E\_7IA+9-UV0'5&X7GY>|WK!0=IB1LW(<)I+DSQ!7?A.6.XZ=2<%\FB ML.W1\_G

f17T(FJN/R^L)%;00@^%>>N2E3M3U97HE2]?F:>4\*/^HI3+->!Y%GCKR7(?\*SV/G  
MYR5BEV@Z:3UJ%L\*:9\$=,+MOG->+>VD.9#'#MS\*XD9NQA1%\*AE?6?  
H+OIGD(YJ:G9#-1?LJD^&2PE\*%0.88"%D,1U)Y&>DOH:(KHLIL[":>S.YK  
M)>=!@UCC\_M\$S"LI2HVEIGB&G7!80GU;^GBT)M,HJ1EI:\*\$-?;&EEA+/F&ZH\$  
E\AYHD#B\O!TUM!Q%Y+VL|)="M#^-O>HA-A MEZB.U4??\*F/\$Z7SY.0HXZA=KB)\*?  
+1)PDJE#&HU\*IR.R8:=9\$[T(2]"X>S[5 M:5K\*F)0)%=Y-O+4?H MM D#RG@P&?K(YA,J)-  
F%#W%;=FG+\$;K?S;;BC.)J!#[A@.M%GZMU280TK"T M9+)Q@06K2&  
<@T67L6BNY7WQ!?,.\$@6 ^IL\_J"-RCC61KB(L(:%?CAY>?@8537.(-  
"4V\XQ#ZJLT%YX8BAF\D'ZQ)TL MP-\$F[8O.=GSW[8M!#[808T6!ZW'[N(<,BD8ZR?  
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fN&@CJ"&M60%K%E\_&O%59C).?T^8'-!RO% MEX^,D4.>V\_KX6VX+M6&6:K\G\*CWK=P  
Q.31S#Z9Q&@D:Y M?MV.:PW\TAM00#2QO4)R697 );EX%%LAGFS543I8MJ5'"9OD?  
K=P4T!D\4X= M+D)H2NPKO-C,-\$^W5U:T;L\ "-="^%0P;:(N8U83()@/5%O'"2+|C1+)CV:  
M@@'ON()J|^=M HSNUXJ9\_)B\41ZZ0P;.:1:(2#!=[9/\*;A>AMKXF%-L^\_L4  
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M\$+:2|R[H;L1!"9P,)%IKK,O1PIB\K|&J437@B3OGHB@?Y6.D;+ #SJR;A M#.16:Y;TB!?  
5.@N:|L@<\$F1^6W5\_\$V|#ZG6X1HQNO?8L%X0[2B?F5+@V)//E M2VPKJSN+Z\_NZ7Z  
<"#\_%CQO5HPZ?=O|.3ABS,0-JH%"8\*%O'1#A "-!-D)R MHI'3,VOKY^L"X.\_'5?A-  
#OUR>#FL|'-GF3G0\$IVK^)DF/\$1+E^=)N MUGJEDCA!1D.P'OH\$CL?=8';\$4TV:Y:-  
\*=V(BENS.JN:8+N\_D>RIVIEIXAR%(Q-Z N^HQP<>)\*L%EEZX0  
MR^7\$F.>8EA^M0O,5D9\$5'V,NYS=-:E1\*#WVK=%\*L;)'+3#QO%#4GJ\$1EN3,1  
MR++%@E?JP0N3NA>86P7\*+7. 2YZ,9I&WW/6(XQOV@T'\_=Z-N'2L<?\*\_[95R  
MLB.F05FV.V=,17?>+C9.+R8(#7\_ZAIG@E|+TA^>1S2;:-YS3|;UW^H%J>79 MFL8DSN  
7P=&M@D W0W0+9"D66CTT.1KHSSU47J6K81O\*E?0|6G2'L? #8WEA  
MR>ZGTKCL)T5"/XJX)%PJ">&D\$2@%3!V+HIT|O!|1-KY05:C%"^0M@N-L")>I9B S4T  
M429,3>(7-W|1R8HG??NU;T1Y)\_YDCHG)<4+;+R:1HTYG1(6+EY=W;  
EM,XM\_|;KPY4ZD6UJ^|R\_\_M:O:/IN3N;-6|9/G|+>T:L6>C0BH6I4PM[2V|LS'\$=!E-  
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M8,,PS)JP,\$AXUJS#5\$5V64#JZPYM!F;=# UN"9Z\$WDZ/,&FJ%0 M8\_P92/  
Q%A7^F#0\4D-F^^5.K0L-;WI=/LQ>%5\$Z6,STVZ8G=1^23D.GHJSO-Z\B.D\BM1+P8  
#X2!82\*"! M4?1/D@!WR@TT2-XW;WR8;|2<"1)^,ESK|<5E;LIFIG0+>B<\_AG#Z,F5E5=)O  
MN#3N@:6,'YG8"C^@9(EU\$-<\*R-\$U8@K,%Z=XSZK0A-[5\X4;5>F:>G./J+0!  
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MTLE=BSN;\*|;N:7N-S=O>+M6^-JG6(%4|G8XAME|DS!W<--,8(:9>SKIW=|\*  
M|/#A#D"9X19B:F5?VK0V32C'.^\_8;F|V9S\*^LQ^63D^V?-ROJ,@M?B@^|1'>  
MCJS2JL1|P|=)'(:;P?8SH/E1>=U41=B910WT5M1P=|  
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MV.\_E.KWH\$G/ZF=|E<1IK\_XS271|;3F1EIXKG),=+|=(:U?B%5AM(B^3&7 M0?^Y#|?#?  
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(|HUU:Y,P44!?:\L!R?7)TDUC1V|CZQG5T|4|&Y\BEQ)MF-0"B4&&->\$1B+9JH)  
+X\$061#BRO=R7KAPN\_E2UR3I4.K0.JNV>+:@ (5DK MP4+=+6H6?  
HHK0U4!Q\_6D)#ZJ>.:?4+.\*QKQ<|VX:RKW@%Q1R!L\*.\_/8F.\_G!  
MX2\_T)SPDABZ,NTXW&&N(BCW\*LL^>FKHR\^=X6%!'YHOMAE\Z1RH0Y0<  
M\_ ^G&%|)%@OIHJSQ!!4?SYO\_W\_Z8.3B\_S9>&S\*^7Q L;N+SAT|2+LN"2\$(K2\_M#  
|F'E&V5Z17OU9#67&R0FFHZ34|)&IN\_=P%QEVV:/%(\_\$FLZ' Y7PHG'G@|W  
M\*C%R#/:.\*S>=U@JV4TZ? \$7=>U.>9H4I-,7/MTP=51\*S6K3Q8/@(7;P7'(R  
MV?:D7Q!XK!2PMWOAH7@H1NV:M6/"HCP|1HCY3F:G\*F-=W'2HR\_P"M P\_8YN  
MLR)3K1\*2\_A\$YR27CV42.^\*9&A5E"OY',#=E5\_|@Z-4N5I%:C\_M#A5|@A^;T:-  
|,IWI>.N);BKLTQ\*Q!A# :P>('65@F= Q&A1+.3Q=65S=\$WB+  
M'.JH6KONY\$"S3R=Y&=)Y3POI-QO.WPM #;Z8=G\NLZU8"|GA|&005;ZL-  
\*L:UWA1H.OO)NJ9\$(RH:W>VH"D|<=S3 M5'30#W2|B/27;?D^,LB0,<=B\_M!+?|'M-  
QH0EX|Y3OB;;2D#E\_UAI3|&EV+= M)\*AEGSTJX"Z'BF0B6EF?H\_XW\$OU' M!9\GC^1W-  
\$.%E@BB31:F7V9G\*/XR &P|>MAL|H:L<'SN6|CVZH(!O%3ZI?U M)YC\$3&Z?

H@NS/0,U0\$BYY=(G>:BOF\$#5-ZYG(\$5"TM{}:\*WO;{0\*O!G1}A&Q  
M=Q^NC/(@L;W0&&JE7QCOI\YS|>\$&#/R!!DS6?%Q-G()"'(LS,2;!07^K!|#B  
MJ,B:4\*RF2\$"%H03O\MM5)PP?  
f)N4;L"!@7<= O,L4QXU@WI=/SQL5S72||9=Z:4\$+:):M(X;ZH,=\*NL 926:++@  
M4V<@7A^3Z'F9^KJ1;=EU4B\3QT:!\^Df(@&)\EM&Sf D\A^F&9K?  
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QDW\|S;<.^6O\H>\*ZSQW8N.AZ\$,TN?UG#Q3M&@(\$I.M ML@&C B\$2\*|6VJH:?  
E2G>UH\$\$(ZA8C9\*US\*G8|>|17L&WMT^7;SF&KV6M+L6; M?DSWS+Q,\*?  
#^\*:5DR3=\*R5?2H8=PJ(#^X(T6BKRQ^Z7QDG!<-D>%UEDJ3I! M("OSGD:@?  
fPY..)59;5,| "K4f\FI OULTO>0H\_@ ML<5KUNLIT?+\*MO\_ ;VS"VOV\_ ##OHNH48EU>|>-?  
\_#EAUZ7KW/,R/D;I-CJRO MZ E"9Z"PQ\*= -  
=:3;&\*2L\|EIM'CRGN\|%0Y7CXW2>R17D+J^J+B?FE#9R6O4QB:) MKJC<9I-  
\_+0NO7UK\_TGW)"#|W(CN\H/I-D"ONZG>TN8^36\*69LQ2)L21|@#|  
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Y6|0|>C^X|?+MK=U) MPS.M\_ ;#>SHR^|,KE|70.Y?FTRXALO##UX3?  
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IN\_/7Q"Y^W4)IE(0|#+EE@6,,SD:B M\_3U.E9|/E@O1D/LGK)\_#,,@N)!>,&WT'2P:>ITNKT-  
I?CKNW\EXP4;!(5\$?V(\$1GS,%R>W(3PA08WE(S/;\$ M@E;J&V"L?  
P;DKC5^Z@L08F#2M= 0>E7(|JR>=\$4CLAK3LB0#  
M|,V\A>^>:I<|QF6UF,#RK30P353@-JF)\XAY?+3Q21Z,-;HZ-M3#."+D^QP  
MN#!^46%KC"0I52A)W1'9IWMUW/0.B\*|?OYK%CH^"!|Y|#=|C,\$"B,FU#&YD  
MU'R\_5/S&!'U5VM17>>EUV\M5YC|\*^X,Q' 35Y6| M\6V\* Z|%LWJW\*-|S3  
EL2"N/2V"A43+\*X\6N&I7>|AYBV7JV-!|;&4/,BC^F MYA>P+|>WIN7;=V<+;@/AGDP|H  
N66XUB5S#D=1:|BXCZX);8 71V9#751V, MHUT;0PGU="2Q6=ZK=SL.  
f6\$3!QOQG7S5>%A\$B\_I^Q,\*<;P\KZ\$^2STV^(VU M:)H\*8\_)E/L9"+VT:D81:69CZ&>@|@?  
33#UW+0^!8|S@5&EQ1""C&V!2"TK# M.I,9K-\*)YQSY\*QT%,\*FCU,/E)\_M)!SZEY^  
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ML|#0N5|)#=>GNS%1CHEOW |\*WS'^7EPJ:IX@G(\$6K8!??54E4>|/:\_)"\_|>; M@P!)Y  
P\$1\_ ;OZ?|P@NR\_ .M :\$R0MB\G/OI=3NX9A0#\*D@^@NI%WWX2,867X  
M!\_#Q!6R:A6RLO8|7P,P>\$W^<\$GZQN(Q.(Y\_#PE=|@N%A" W5A57NJP-I:%MU\_FF6W>  
MK!|H#S#2 7Q/3Y1YGLS/7PU10^T0DFX\WPU!>,'E\$MAKKC;?TZ#3E1^8';E  
MA5X\*Y0NOXP>|\_#ZIB0N\_4J1@R9?QQ6 MJ|TKZB5YKLQT|"NJ\*MBI=?  
+10DPV\KN6QA\*\$Y4<&A?VGQ3MV@GSH= M4Q  
6N/"OZ0TDG|\*1UY.WI<.>BX"X747GAC?\*IT|'A\_(<2%JFH'|O&;F-F 'K  
MXGJB2#0!'WLP'^L+  
CQ|ZFU|\*G|'Y58X>VQM|1B<6" 3;%!R)9E&^<4XW>=Z,5H1M\$'\$3C-6% +)WD7@?  
(&@\*L|!I5\*8IO|R=|@ \$K|?HR"|f323LEJ2%TI  
M\2EE,#JWR,IOU3VL<\$V\NB5|&LH6Z;!K/CL8""=X|HW:F%Y#G+\_U2\*G; C% M  
P5RSI:N^4\_ ^@.I\$ .IBF/"\$5)S\_XD\*|F&M"\$>KI:4\*L5S'1ILM)2?&6/EX7 MM3;|Q8;8@  
f'+RXE3D\_BEW<)"',VK6/<&VZ|D==SZF.I:U@#XU|2&C@BHIU;|?JA@0^KGH|-  
+7|H00/;"6>D\$NV\*G?)K#NQ\*4)E\_!OS#&W>+J:M M67\EE/58,##CN)8-?  
1&1T&|f'-9FA1M:D8N"8J=@^ )QUBL2F8EF)O>A)N1U MP=W\*.4T@8V-  
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M|,R# 'C|5KHQCA+3\$T8P|\_ =|XK/\_ ">J:I%+ 2./?R\_7S7("7==35IE3QM|HK  
MK2+\$ (LCB%#H4P=\$Y!64^W.6 R8|+|)%EM'^=X&L5;J@^GJL>&;F\>Y10(RC|C  
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M\_YSM\*OU>\$'2)+W0-AGU((f70%AD\*<'FPU9JCOK6934ZMAQY/B  
MGZ8LTO7J\$%@39,|JO\$|K-'>N&7R>P BL+J&FZY=:8Y<|J=UX;%BBE1A>OW#U  
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MKCCWZ"%O\*NRW-UV?4\*\_XD^P:LVXK:?"\$P,4V6,"RF|+V^OD;L|,A C7LC;F M-  
<%=|V#25,1EZY;NUNL+HL+.04^/!S5N&21NS<C|#7XUH@NU\G)X=^01M.#Q-I!?  
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ORX"D6RJH61X"T9-OUPV M7^C:I7\$=074@P% \_^^;S7&>2)VQCU"#1-  
66>|VU9XL\_A98|)FY:(+|24#,MM0U?B220(9%\_+C6SO-G\W3TT 2(!\$-

!@A102440DPA5\CC2!8-HFV&-W.T^A,02(%\ERIOS7 M&MW-LHRB^%?)?#>:,  
1C/E.6B#RQ!(327&IHM996W'@L/O'#5)=+!/-O [B0 M&)+(@NG6\$F\$Y-  
\*KH8YQO]M#XIY\*D)UADOJEYGI@J\_ (K>>-Y67R1P9/(0JB MDU=)CJE2"\$#\*A<"I-  
V"-1F4?(!MC90HCFN5%WCH[F/U\VONVQTM0U\ZSOA7 M+,CO]I<:?K\*D),L4G/P"^G'T7>  
:R2XFM^YC"2P#N'V9KOMWR M(VW1LB/ZD5/>..V>@E8\5\$"K9PA-G"DCL MR)H  
EPY5,\$YZ37WS-QFK@GKX\_F)5!2&\$IK^\_\_N@3L>0,A+GLEL@(/%LF23R^M.C\_?  
O?!OLNK8/0#++V#Y22\$X@4Y/!%4)!-CO^PH!USL]MSAM"MZ6X/E&ZD\_M\_>K  
XUU/WM:<(GFM\_H^!JC&:K4PP\_@DM):#(AZ@)>\_4ZS@!H3%AA.4E<>V: M^@/!9)8;?  
\*^Q;HOS);CB+J/B/YLKLSJ1+2V^ WY1PH. MF:P>O?M?R0I!)BL^\_JC\*  
M5+#=4GVO[5+G+\*,#[Z3H]0EQY>=^W  
M;"@S\$'L/&QDEX^M^!73?;,\*G.6IG"^5^!F<L7XL!X9!O\_IA\_6E!#18P)7 M,8E.%H,+D,  
!J!OKW" L,#/L8?/%UZ@F-L>Y 7'EAD&S>JKXE>H%\_WD7H<9 M<:(^%  
!HA8;F7B\$BXY\*8# ^YC;!"FEP,(6IQ9^&E\_B?TF0,6J+?6!SWSD1XJ/ MDY.S!14I-G4M!9>"-  
\_1FZ\_ \$E2I-30(39#-\$CR9&\*C,R1YIXL!9J-!AM1MV M=TEB,#<=%VM4?  
\_'RS7(5DGR\$&G%\$UA^!)&N\$=27 M-'7:2"\*5\$S7O-P?ES4=WQ)JKOM9D?  
FBHR5)A\$:S!7JAP\_0LCGX'(\*VTRXD&P MNE! U@\*)JPN\_R?B":=  
!W#&CMI(E0!G=TG\*Y>!TF5,7O;Y!=3!M:O5 DOV MT;!4":8G%/S5TA-  
BTC\_F^5AVX&OQ3NGNR#%Y&9X@!WQ,=6&-V!2F./T(I04!  
MP,5TQ#=6P/Z^P:2L4U5K=5.4\$?4O]@N&HDD"\$7H64MJ+H;H.^?&U-Q"2:.P! M^9]G(-  
B.,+A>F-FZQ8:0H7NP8/YN!76T"#F'F9!9<^L85M07=VNS!R0. M!R/,-  
N&,#..\*0)5")UW#:I+?R&TFKJ=O4W=E8W!\$K":H'LA:>\*5DY-( \*6- M,I\$3T1: 6\$Q'8^?  
0H/M=|QS5D23NR(Y95Y=\*@VW\_X24&5H;>XAWMEN\_,3UZQ M?C.P!T\$U\$\*P@2)-4  
#E!4R\_M\_V!\$;/R)CYS+YC@CB.H@A O/BM)!AS;)W)+!J\$BV=( \*H5IZUF+!D)\&S&WTD\_M  
\_03Y,QL#|A2LH=)OH<\$FH!4UU:H7S5F+'U2,R&,\$291,? P48%G1D&!S!H  
M)/F6/O0WDD173/Z2", "5?.7!\_O\*SJ.I6"W1@)@Q@!H\$23=U+M!0':LDO!2+HXP16<9#  
MKY97;|SF)%%>\*2595;O49E\_E), \$U\*)OP;OFXOY.1-( ^WZ\*!/,S!C.XCX-! M!IH?  
U7LY6,\*L1L<(^)%DIW5G,F!,4M!;P@?#I>3%B\*!1UF!5F@&/7S!S/ M=#\8E+'7!+PN&P?  
3<1-0N<8GMVK.M9ILK7+96WH"LEB\*Q%J@^!M!JTBMATR  
M+P/<,\*VOK|Z|A5UYZ<%TD9Y8!2>2\_5>JLRGAJAB7=EJ:(=P0A?Z^ARSMF3\$'  
M%A::,\$9E|C6F0V58#F#1.YNFIYGJ4;|JQ\*2VH;6U-5-VNZ)B26'PA?3;3U\$Q M=,I.(B^\*!;  
2!HGDY0>%=ZN0XXG\_EC6&A4))91-5+GD?QXFC/,@,9CJJW#\*<| MB+,1WHKEWO'2AY+-  
RKVP\$%)XG;)PQ#S-%Q=D"R |X:|AMAC7Y=&9?6#,\$XPM! DPZ+J2F/CB( M/#-0F>#7\_^3!  
<)F\_1Q!)V+;,PN:ZP G!,!#?'VZJ,EW'#JF\_#\$2@?CR@?R M4MJ>5A>7S-(X>.V|Z\*IU"\_B?  
\*8^0"RG\$EH%9G=G9U:H>4N7X&MXMD+G"A<|' M/A!59!B65QHMH!  
YOLP'"#A8YC|\*%0& 9 MZH1H0T/VTJ%OD,>|9Z Q62+,#5J,P+K)?SMI<<.,I  
!T!BE:SOUQ;SV-'ZHPB M'==LH  
X#)73FF\_NV;4%%D3>|X%A4ZZ#4I8<;JM,HM,GXB1VC726K41-!&1+| M-  
#^&T()\_^#RY3-./PDB X|K E2|,32141J\*2|+.->,R 8<:-B39>G1YD8'X!L/W6);U\$+\*=BT  
M!4U\_%3Y|JUFQ&K\_=9&=KW|Y8UB/N0=^DD\$S\_120L#)H P9IZ BI:2PRQ\*\$|X  
MD+|H@\*WKNS::BM\_6K&DB|!5L|Y|X"3.=9P!UQPX<+M::U9ZB==8RJK89:'@ M> M?  
GZ!N3K(\$!'S9(BYERM=1/#).8@IQ-D)7\$<\_&!K'2,IPM0B!3;1?NBZ097  
M!HJQ7;\*OMLEGE3(:#VY)\$\$:Q+EWP(T)AH#MDF>8@UP#&95C6!0\_!T#M:^C'  
M7&=JX^HL3<|3I-1X2WUA+&1!\$4HK%M.&|N1\*QU3>/A1%(J%?A=T%S9\_)\_?#;  
M.P.!0ACD4I#C2RS:29XWX-'&>@>KKL68U3R>N'C1JL.GF#&1%=|2A7.(A0  
MI>R.Z+RQ4"5/Y\$(3:@!1!%NHM8B8/20#1@ H.D;MJ/KRHZ@+|DX?4H+D",L MC19|^  
S\$W+K@MDA4!5Y@DR^H59@V<708Y/'^A>JU&\$;:Y9FU,EWZ!4/E#=#,B:301:P@+|J01=  
M7\*#O+08<0J9Q6HVM/?KMF0!.O+==&CJ3E)!8%A;QQF/TQ8X?D^C^1S70&=7\$  
MU\_5\_QXJ%(M\*DHX!T4!!\$\*?FAT@4\$Z2TB(B)"I\$@G(RA%6@2D\*U&\*B("1CK1(M%Q  
0D%X2@A21DH"\$0)+),US7OZWKOM?\_6<\_+Y6LK)5DSLRT)2 AXG:@0)H2>8-N37U'5A,T  
M1L?9!\$>M\$?E)J5VS 7=&UFUOJG>4SU1VMRX9RP\*;UA!7.-^J'=J\$E!|=|+|J|C>C0^O  
M)=2%\_X'R(HNWP351S"\*WN6Y04<%A@@TD6=50&L>\$'8=/AJG,Y:"!5L|VW\_=  
M07CHF7GXUD"YR|X>1ZH&0XDR/JH(DK(!^YW^W 'VI1/X2\_)04\*|BG|91;5Z M?  
2ZUTZ|V\_Q3J\$K9-TWI>WEH &!|WZ#"2Z7>R#|RQ<9O9GO+;\$P^PUR\$XG.&3 MF?  
%&\_8/H&V,V2Q/^&^%#;3PW\_!Q50T;,@VPI.(RB'T7;,%\*E'MK;Y=CU(,+ M-  
O0/OQ2=Y4,7:.\*%S^+8FL;G \*\*^\_X>'2!VV;|O"B':93Z8#|/ MF0X|IR3Q#?\_VMF8"YT8-  
X+FVL4>#!G0;23LOZ%J/O9"KBJ^\_GPT|>\$PLS=|  
M=GG9Z\*IR1;KU82+5KSTDYAG|NFN)Q^6Q;.>2PFG|8+=0=Q4='P\_-1R)77);-  
M|CVYPV\_W;JHUQD\$0097 1D&1M!#!RKLR44K7(INUC7!//MJ!?,/OO"%X|-8#

M>2\_DU\NZ;&SY=I3M,F^W7E{3;\*>89.\J3[-3=K:7&:"/A5M#- Y M;<"35D7@3+-H-  
368?IEP)C:73B5\*A1A?1+@:Q%8^"1F'F5<=>,O>EA0VC|==  
M0'Y16^H(R4:?"8OK6FHBZT>MYC%AR3'47,H@'XBX6I6L M1  
\_Sf=%DM,YOQ\6MM,S+NGR4K<+LPL^|Q+:U5ETY#P@JB|H8+2TM+3K,&(Y@XP-'  
+51:;I@CT73T".UH|7E"+X5JZ8;94,|;G XR^=" MXBG4&7 "03%)(A^1L;FCA&EGB-  
+\_8OJU"@AC+D.:H-6,2XH. M:|Y8X68S6 |DW.HHD?{( (K\%B|:GJ@2GBW!;9=OZZ|"4""0#WO\$P/PM  
M41#L2K^\*Z.AC|H8LR#/'/^CPRN9=.ER;&D%S"94|T?OI:@<-|>1|'^:3T!R  
MV2=";1'GB6K! W/+;0\_):H6\*G7::SV,-C-?|SZZ2'(0LV5.'R'X,NRU:NK  
M)W6V931P80%ECQ)\$'3'ON\C|MVD,L^VW!|C%; 3N'F)/#MCU\_ (. @OW#<@/10 M?  
8MB0Q\*-04T5!F';G=6^S'M"BC%>!/K6D#Y685&6V%@U/V' /AX^9,|J9E3  
M8Q81PH2)OUNR6JN@878Q94"U.UW8D#C [?!0 -&"/S!.M3ZNN7QV+.RZ-YW  
MK#MV,6GD(JN\*^,GOY'57=5@QAL6WSQVC64>.8DD2N+C-0%BN&M'KEBC0OW&  
MK=?=O\_(-H/-I.:C>3R\$2LVC\$B^?^I@?-U|20>6A:5'G\*3G4".0<\$DJY1AL= ML(Y>R(K?  
HWU\*R8(&R<'#EV>B>8)/7:K@2;Q||#N+ZLH<2?V1/-)4)ACJ/?K@|H|0)?U2<9QR C4-  
P/0=MF4PWM:KA3\*+')60\_1HW|;,,G\*/QR#FFVG MV)""6)4=Y  
Y6|!>F0K0|>Y=^TO>\$"B"/IGFZNGHBW5S=3NL@ MD8?OJK|\_.,?JAM57JULP&"OLHC.  
|5SNGX5!K\$Y!#QPVL:SFR6TQ1TBAKX#V4  
M\$&D10|C@L/40T(W\*S2CX'4">F+"S^\_K98:)%X'F2|/PM'D|+(\_ O-P"|:2.  
W\$6Y3XTGE"FNS'99DF.B515.|R\_Z|O(TCJE5M"8MZ-SY MV')||OA7 I?3"(|Y:L\*K#!VCR|;  
|/%9%4 CX.[CX0)\_\*R(=(O^|(G(@XO#I M3PF%3A+7S?  
3TK)LN;Z/\_67L;R8"=:M1V/ZF#IE!UITF=ST:E>;+V,\_'&)%5 M7YV4Z.:<107Y|  
(NO|H|:8<3\_)66&==+)/F'YP|RVDP>\_.=Y&1.W!\$QS&#%-#%=5E; )C4:V-(RHW!  
EU^D/V;,\$>\*WZJX|<|HH|7'7QQB6.4| ^V!\*7Y MNLT4^Y>TO>|L|V|.WVSD7+^\_.:2@%?  
P|\_@",L8R\* 4W>'UQJ1N!E\_:V\*ZPV=5/H|WKP"(J#S4-) \_FAT 8KW%NV%A\$|4#|  
M&;H2"=|:@HU7?6^F2JRR|LBUS9<)R4V|NW(U2B6C6LYK^H^ 9:QM|C'5'\_|\_ME8T-  
Z)4;;K\_MV3L;"(Q=3R3A8U0YSE"CVPR&Y)5431RLOB3U|\_3T|^82-X// M2/CH"T3VK|;+?  
HPT%#N0#>8"A)?XS|\*0\_VD!KF^D6G>(5S1=/W4S:HD>-A|' M0V7%:%< MT2?'79"?  
J;Y2)A7Z|HU'/43EL8H|\$ERU|0L>#NWB0L:ZEK):VU%\$=&MM.'Y7 M?  
%GY>|, @8|\$LOA;\*S>06!^|SW5R^|<|2AW5#QYF%#8\*3;\*TSJ0BSUJ-  
CEV'Y"GH^M2M7XZ?ABXZ8|= .B%7PI&\$O4ZH;E)JE8\$EUH  
M0TV^23U#6ZYG|NU&C\*"AW\$LD:YCE:GSHK1?4C4KW/0ZE;7&E?87?MX|2O+6GSV>?  
O|\$C\$W3 |55&QKMOS M^1L|05L%NF4+E((M-7U%B9UN3 W|^&!%?  
V\*|^LR&O\*+;&7X|J|\_XGZ|PV5= MFOZB#=PV|Y|U73QC.:^|O.?  
M2|O@65\*UHF"^R4\$ \_K0(>UR|"6BXT"P5%RC1>  
MAPC>)|Y^CS\*T,C8X)1CZX/1A0'&66|H8V,EU|G)>|,%>6NP|!=GMY8|-41 M8?  
NDM1R+0@&?6Y|C-;:-//0QQ:ZXN,G\$/9 WDK95V39?A|\_U6%'D,^|K1 MG'9  
=2PNZ^|;7T\$GD?OR%D'VAF7Z;HY"!EK=M|&WN\_NR6O'^#L=K+'36#?\*Z|F|#4VU=?  
X3G:O\_('M^Q"UZ &%|)(52=7-R04. MNVJ?  
Z=|OF>P^|3K(XFN\$0/\_|\$\_.UX"MSY|'\_9.I4^VHCZ+;;+>DQF:AM<=+FM  
M.UW^O=+CWP=B/|^"LAA"BLC^5G590>=|/\_T\*7('KFO\*E\$6Z;JUX|O|H& MF3LRV0?  
MLE!W!C5X;T>G7T'5Y-6|T"+(D"8:9\*B MZ%(+6=I%X^I'X^>Q7,N;QR|H/7,|&<5?  
B^2"UB3MLYVF|C7<)U\$\*^Q^H ) M,UG,J^IPE26ZK|EI5#QPF=/3K-J?-  
^KYUSPM#|)F2\$%3IV#&%C\$YA;?%7Z/L  
MJ(UQOCA;E|ABK6|H6+DBY9CXX=.R'=P'R.YKXE |)3GC=\$\$\_R\*:L M&  
|E))H(X3^&,Q|Y|\*+L|96|W04^G| M./&|+6"UDG=7HTN4Y('"/RTPA6\$  
MG(|^5\_0|8774.@03E;(9E/&F1((R-=VW&M'2#,%K\_?X?%WD^1BSS.  
M\$E>K"X/2&4/(L'"BE? U?D"5KGVZF1KZT=%,:-@IZ,J:AW7& BY\_H^93BKU>  
MS(FNWH@S%;|H|&K#,N8YJ)=JAKST;^7LKVGYI+ #&\_Z;42Y7CQ/\$"G?|V=|^& M?  
|K>\*I:S\_Y)ZR\$C(:Y\*|TJF<4B4+S|6|Z;^:A1+QWHRCX|1)OCL@FQEU4'A>M  
=>N%'UZ:ET|6+(Y|=MJ0'P/V6FJ\_@3O@5!|HB)5?K|S\$CQ'GI3J1@%;@%\$V^ M7C22?  
A&"A^,/2N3,\*,"9G&=^JW#L\$S3G|<5^=-(|P;TQ?-W@|P0VBYXY4 M(&.F?S\*?  
PRB#1'SYO|S@\_V|'SSR"= L^B0?/W\*;<(-=VF%'U|V4TL;M!@-GTY?K?1F5:B7(W+G  
A>)FP=(K:BDA.\_M6X83;|XXJ\_4Z!9682928-|)  
(^@W\_1AT#STTS8250UM2|Q(0U;8>VB9("1.D2  
M\*,GAOTP8|1;\*&K=M78+|G=YIC+T2#^|LM/G|?RY+SB|F@;E =6'O#57VU%, M?  
|+\_|JCV)8S)S|\_+:Q)C57).AF56>:|\_ )WQ/L#Q|0,Q5721M+|D3TA4R |Z MR35;-+'X|+-  
RR'T@M!WQ>Z,4.2Q&+%GLTUTOH|VX6Z@UZ?&@>J.;G.PJZR MPU8|NM@4\*!A:\_Y



7M^LWJ0TJ6F0MT.\* FOL%2%@(#!,6.L3R"S&\* &AZ%U! MME',(\$X)&P/C  
MPJK"X]>L!P<6@G-L4,JWFLEK|T/J6.|150-/|"+0,7E1@=-K|!A<&-|@ MB8/=2S%,V-  
|H'.-^\$DC|1-6>4V\_+P=B|4#|(P+#Z;+^4X.2R"|BO8|(-7ZR M"C-LKHS/R "N#-AGD  
KUIS,=02- T,!:ACIDX9TK(KG( S"VDQU^6O"/,^\$ M32+0H@=?  
\$&'A)FPU=R@9Y"LU\_ (L#L:E&72L3FK(&GY0:Q#E0^W/R?IF1\$,M  
MPB<1;7@HBI,FD3'=Q&+MMOW&Q3>0F>CSQV|-73-WNZ+|1#&L,|%HI;X\_  
M0PW|2VINX\* LH3Y@#232A47=N1MG\$HNNKFL|]#^|E6G>RAP5^;B9W|90)73&B^  
M5@|!:@CP3P%O(|LX&TKE7X%,#%|!\$|!7(O)()BRHFG,FO'#FK\_\*5N|!%&:^=F? MT/  
'OUXX/JGWPB:8LW10,IPW^-7M?%&O:'L%@=F97-QH5W+Z(M<'QANOV8\$O  
MXT"+'9Q0C""|P,;\$7,;&K)D/Y\$)3C9'>"IK8->SJ0,6N;|!^|;4%NY,Z|RP M20AV|0C-  
C@EK|P6\_@9Q42%FA\_)^#NJ\$-(4IX'YXPQK>;5-)JH8)Y2|Z9O04Y0SH3|2J(+,6&?  
^\_.9L+RSV(|X2EN,Q:Z\*+#+\$+|7U/Q) M=MS>O-#OL|3>|W4-W R8XBKE-  
+B7HJ>59FZ;NBRWJ02!T+|J2U.8TW9MQ6\$G M&BN')|HA6?7=5Z4\*OES M5@#R  
CDJ0(GV%.P@0X#D3-Q@B+4):8N|+GO%)J|<46|6TXX6O+Z3AYN>^GI; M=-B-  
'R5@:>5H3RWL%;;G9\_|^D8NI|8/%G?KT&57P92\_9=9CSD-KV%)OKPUY  
M|F|M76QEX;QPA5X =(<%)\_W)L M,Y|Q-  
!YEDWPO|GG;)MMWFBE;2UA,56|>.HYQ==P3|WT MG.FE0NGU5'J2/GA|\_R5/\_@E/Y\_:  
<5RLF:|FWE-.OD\$\_,AKTXIS"GOP9;;TW M?2,K|J!DHMHWSNOINEG-  
YIP#>!YZ)OT\*U97,11AK8<+8P,%/=N90|2ZXGI/P+M0X&P6EV0E%)|.W\*OO5?  
+U4W,CX6\$;<GD\$! M,;:GI0"W-|U=NO|\*6\*30;&K1%=ZS|2YHRY<3-  
U1@F(^#|ZA\*%#Y4"#3P U M|F+-FX&|N68Y LTSXX+E#?Q?^Z\_^^UV5\_WSY!;  
<+"203MBL&'H?|Y0@:3.UR MI\*XJR 89J=ZI3MMH;A!T|>P/BGN9.FC?  
Y:3+LX6C|YA1>I#COA01<@9:\_EZU MB,1FJC|HVV#DL6'?&P+G2NEI1(7BE,(G?K|:-M?  
^+|M+@^EV7U|/,@/|(K MK=OO(  
X15N0+H,43!0U\_B^:V,99M11D1U\$;4L/YS@32;7/ND\*\$M0|\_SZ7+/Q MDS"9R4/?>6WQ/??  
-U'5=\$'EW>^UU88?OA6FRLULB"G62P\_W6,I MOI'55A!5%.\_|H  
4Q8W8,U8T\_B1'E6OS1^0\$\*!G'H#R(C^\*QY0XZ4JNW8.94M  
MGNODZ;YU0)Y=WWZ|/88RG8NB|JQ8M:\$I8YOAN.EAS/?">4CY%|H\$,0SX=S4K  
MDD'5!T|<(:= /SZK^O%0\$7<6- #|=Y\*)(R!VX%J'@WV0MLR8R  
MSE)S2SQQ&\$4@'Y8WWF W>K5GU!CVZ/-F=CK\_I;\*/X?S++OEV>B-O9G8V3|'"  
MH08AEVEIAY:-X=5=<3|87^B|R M2 |9O%\_ =V%/9LX.2\_W8M,2P;=,UXU-  
0>@LXU1;\$914FL7/476.A(ZZM.?Y/? M\_%8>85V7;860D9"FNL7W93Y-"/B'|L+;D4-  
A+Q!#S7B1|>E|A PD5>%VVNM M0:Y:)W?KFNJL@JUMC?\*;2;|G2GOC9:"\_6(K-+?  
%#N/RT.V#EB|0K7@U\_\$4OE MW4GMH0\*\*GJC5(X@.F7"!Z0(S M^<<5JE7P/P'<%F?\*D\_-  
O%07H\_XX"+@,DRX%QOE@UZSHP59#UYT"FYF?R|JL<3  
MFE\*\_LNU<"R9'(V)+9(S2@!\*8MR83= MA09= T\*E)F-8!-?1+L?B&LMMO  
!4SW!R@YI^V&0CWO#?1!#4|W,&%U'VE= MX+\$2)DRZBJK"A-  
VQ8<\* &LDHFVET|!4+G>5F4SV:0G\$9U\_L+8W,Z35-1\*T;X  
MB&UA;G/GB|M1\_\$:Y\_UV"|TED- S|EF!>BZHDR8F34/Q>J\_ ^W8B R)4"R:, M&|CD1V3"  
(N#ZNZ\*Q.) (9?/(0I92J|#8H5W2BIZUS+#NC6,"0>\_+'U2I\_6"Q^=ISB>?PKN)0J#,F<>?  
TPA09JV0F7L;R|!%A.VS MX\$XA(\*0G)C4;&|/\_ZRN3Z\*R-%LA-  
/6\$+J|XA.>G3A"OBC4'F0\$4(Z^PW& M4>S)6\*IT%ST?X|CI Z<  
G|7\$!O#X&37%9S\*CS(27 ^E"|24VK.AXYKA88BA  
M;6,Y\$V.3GXUB\_RL;W9%'L5^+1&7\$2L^?,I M04),F!|!\$LL,= MV\_+SK!\_GSIV-4KO?  
^N5KWQ:1\$VRG<"EW^(\*)10\_G-> ^9M"MN@H7( MUUZ<=-  
LSDO\$KNIO?;3AVUSPYG5W|GA^C@KCK+-Z8|I.=C|Z|M^EKRKBK1^  
MX+OU'B.9|E5TVP!5(;.S&T=X\*TJRSH%'|XF4(SWS@BS L\_6-I?|3(2CRN8= MO7-  
:4('1#,T\$|E39%|.3HB|O9+!3N\_%|E?6Q>/N.6Q\$ELR;';>EJLVW=K5: M|H0OE&  
|93I;53N3Y>|A5RAMQIN&E0N2\$|NG|>ZQ!Z-TB0X?LZH@GV;V=S8+6 M-3#G@&3+E,\*-  
?/K|6|6SS(\*RMO#(I3#V8KM%8|0|Y|78=@-YHX>!;JE9\*G  
M4&8IR(0U|U#XHS2%PG,%GGQQ4JW.&= /W^|K:RZGX<+"H;V Q\_0T:ZL=GH<"#  
MWH'Q?'\$;G&8\$EEUICKIS3P3IM'&-YBSS%9JWU2:Y"7:)YANX6CF=2:1M!94  
MP+OKN<>.742-)Z"/;#Q'-J-S+LWCVFAE>G#1^ MZBP1/Y"Y'J-  
6@90XM/24I<=S3YR1S(0|: +I,J6%D-7\*2Q0T=@KS"\$ 5M@&35 M9=\$'#B|-RCL|]^|XM6  
M\$PE1!|WVZ&:Z\_Q51FWO^ZW>-83C&2@8U?S?\_!Z2S!U'HS?V%|<^>@ \$>#D|3( MR\_-  
PRO)HO&KXC|;-8AHP15>FY<5Q6XL)D,JQQQWK04\*1B6+|NOKNGSCV>18 MG2-K=2)  
(R"(Z#XPW 0D2U408IH< PAYHI4J-5'WL>3K M+7\*2&U\$%EXV|,W)Z^%?  
O\*6SR9)UZ)'\_|43&G|CG^ZZ%#G==RKWX2P9\$65^D8



MX\_8NX4N#IFYXI\$B&BVOI:U)%^&M;0@|I@8\$1<\_Pl&170CVS=B163)@121>&)#P^\_W  
M))'785>\*HP[%(^>.^C|^<G1ZIBH=+O?'O5|Q?B3?H?P=  
(C|QF8WSV4X.L2YG.H3ES\*,MR&PU6?[Y\$F&4'06AP=RK5V6ZM-A"^/N/5ODH?TCU  
M2:WW=J\_V-L!\*S+SOJ3TTK7IEG.)M5X?X%K+"<|SNU\*,V%8=\_R\_ULY)EO!S^SH9\!A#  
<8DO=B"%YB\$ \_T;BJ<87M\$JT=N1/UCIV^'9GAZ7;3YTX-2)@?P-2'%8%L#QB?Q  
|DSW8V6ZUV\V?|LBVL M:=H\?E> Y|HUQ;E!O6B!FA-!CQ7)G?  
2\$U5W=J86W2P\*P;%CI6P6\_X-P>\_M M+PHTW%|L'OR791Y!%\_["A\*DQ85#\_Y  
.)1NBU'-8>MXP88\_1\_4&MT7WL,00A  
M;6"WE@FC9>)V>!#&0(L\$@,1\$BIX\$"\*^!\$YIPHED\AMU?V,|XR%ZN3YL);^>M  
MV5'#+O4\$-#Z:>T5X%GF5\$V'H\_+KHU> M\$|H TDY\$2T9/?2\_)=%\*I6Q0P=[Y-  
MFJ\*L4)7(J9TUSH(D3\_?V\_F2"G=;XZ2+I?\_/>I/"0!YZK MEL33G"  
|;T%C>\*\*3FF38|O\_-27E,LQ85<8+@:"W(W MB?  
X\*\*J)S'J+HDO"K601&VT7LTU=&'4^KF)\_B\_Xl:578N3QJJO:.\_SV@\*J,Y>A0D^!R%|JV\$XUA;:  
M@#-\*,#J!;\$-O\*\$H3-&\_X=4W,|YTW1Y+"^E20>ICK8R.0|CG;")2-/8( M|(=,V-  
)NAXCO5DR\*&3/+:T>N/\$2O:3M|J M;@:+5>EJT@9B%U@?&XAK)7+; MY,A3D|?  
UWLBLJ;>=D7XQ4 MY\*F\_7!+\_HKJG|NS[\*Z,Y)|:I"?=;)+4=;!HN00\*@,Y1Q50?(2GSB  
ODX^D&,|9ZQE%/3G0@/'E/GC\$KQ!\$R\$2R7!HZ\*M?  
AZ("!'/'P#|WO|^&7(V97MP":D,+EI/FUNAMEY>R\$(?Y!7?Y\$KM=?C/631  
MFWJ6=J.5010QOT)GPEP@-"JE"KX'A^&'&N4(Y"W1B|Q1+SNK0S59" GK7JK0  
M.:D7VS'XLPM|^=W&,"<4(\*ON>,5=|H|=,=\$|\*|\_ \$CZ|1/&4-2I4%KU\*EI&  
M|7A9/%!MLMBR;@>6I1HL:)%ZA/L:#; MV2/6CM!; M4)=:;!48Z(  
DJ83SK3^|>E\$(HW:K)"LBP1C2=89\$-DBJRE|9JL+P\_QP8HT\_N\_  
MZY,\*EYDP|0\$HU,:+5FH\_H|F"O?9,6\$RC5F")LYUST,=Y|"?;DF&-Q(IW/EA M>6)3L1D)  
|A);O|>WN:V\_I"\*YU&BISX<2O;,:I="H8X&6|R\_7W9A1|HEN)12R M%+W-P6VK7\_SPY?  
\*PSI'JF2ECV6Y?|DPP\_,=BI9/-|Y4USOVT.3< ;H-B; M35/#Y:3|C\_?'  
Z:/D#+%RRQ>6|C|60HBY;L;|KE>?JX+?|&-6D7.2N^1GQ>4'\_M^YO\_W-@MHJQ\_%  
|T9QK=?4RD-S%7|X7T)S\_4U3|W1)U1>LB'FT7=XJ^"EIS\* MHPX&\_=HAY;+SFQ?  
>|3U2CHXK|W)&207(WEQ.?VG|\_M(+4,H^3%T5|GBJ\_SK?EDC  
MVR|^&N;F|1";LCJ.L0DED A&SG(XQW<&^D0%"#\_4BC@V?QPY(|DDD|\*S-B  
M",766ORY>TKIKK(E|VEU|WW\$4L)FS=>").8L+RX<|VR!Q&- A MD8|L!#M  
(<9G)NQAQ,,&MZ>V3"6"=9GDD6Y=[S5M/A5U/WC6(D57:L.N<-+;  
M)RWN(CI#ZF\_ ^G%\*;EA(|VXIEI5Z^X1\_U&"99,+D|>C!8LUNWJ4J&-30GL: ^<  
M3^I+7AS%9PBPS\*NW V,P4<93|UUS\$)EXDCT'|3P>&KI),|K+'W2W4D?J,^1  
M|2KU56^@HJ\_F4N,=:P5WNLF/ADL-|X|7U4XGJ<\*.Y,4ED)O<36M0KCQ3I.^|  
MA,=5;#KJT\*X\$B9SLNWK9+W,W|C80VG|>).1H^04:|\_D"A;FUZ+>)+YFM6\_M8D;-  
%:MEBRYTEV'/S|\_UU/PZ SV!|2(9'0V1 !"%Y%D\$&9ZX:GFUL8'S^, M ?HP<'2"4|!;  
H@APFC2N+I7/"OF,J-M1\$"DF^YOC;^4|6"^|XTZ;6>N-0  
M<';X=X4ZB1/X@&MZ9WQ9G-/V=G1YB.Y#R%,YH-5NY6#/D.6;|C#VW|.S'X&8  
M\$ \_|4\$L#!!0 (-."7ED"AR'#B\$L! :.V#\_3\_87@M,C R-#\_Y,S! ? M; &%B+GAM;-  
R|>V\_<.)8W/\_S\*?C. HMNH#BM"W6;O3QP'\*?;0!|)8G?/+AHO M"KPZFBZ7/)(JB??  
3/R2EJH+M\*A4I47)F=S%INRSQG/-C|? <|ES^\_?|^NU^! M+|RL|F+|'W\_R\_ ^S|"?  
U+5B^OON//\_UZ^PZF?\_J\_ \_E\_ \_L^ \_W|0\_M>;3^! MVX)N|OFZ|N?P;U9PI^5I1\_Y%|PN%  
|A6A3E/83\_J5|+|QX>R\_SN MC|D(0>@S3D)\$AX(B+.%G=\_25\*;J8F7\_M0AZ)""  
(L&QPPB#\*LC3UXXRDE.A!5\_GZC|^H?PBN.)#BK2O|ZW\_ |Z7-=/\_SE MIY^>?  
OWZYV^D7|VY\*.|^"CPO\_&G|D):Q|^|>|YKJ)\_VLR5|2?|U|VB5'W|0\_M#NO\_|%|?  
WM\_0S\_P>PWQ=U7A-%8\$J\_TNE/WQ?4%QKU\$ \_R!8X^H7Z#V|>@^@CZ\_M  
0S|/W^KV)\_|^|T;!1%BO^B0N@\_OOK|NC)+.?U!;\_K?F=FMMK7N8%NZEQ  
M6;\_'A\*|D|WJT^O&!|>?JOS^8<6WGWTTNN3@|\*HLGXRJN,P4EWZLN/R78|1^  
M&L&^(W|KE|PZ8\$Z+^|)\$5CWV8?G3&  
|JW4\$'QZACMD1K|BJ/%|AJ\_ %GDR'Y97ZX+W|J26C|N|H|H|J|H|K|O-5|SWFC+)T.#  
MG/W'G^1/RTT%|S|^6|YU@U>YR#D|\$W\*#8YBL^"%H);Y759\_)W3^G+|A5>U  
MVAZK|^+^/M<\_+OTX%H)(X4@6!!1E\$&YX7&8AIY'/>\*&F1|OZ|TW?|G7|>;  
M+9.:Q=L\_ \_D'I?K(;B|Y56Q\*VNR3DC5E(S3<\_N?|RU|NS| %F+38\*3\$|W=\*M\_  
M\_VDOR&08K|X3Y%96H.W) @;\_|H>/\_: #L!?.#UYX(M MP,5\*&%5 (|/;+ #6|\_C|G-  
|S=37)\*C9::P=8.^W@%WO\_7O7!>RL'S!K MQ60MO"-=9\$YW5O5C#<=SC6,\_P#  
E|U;:QE\_D|O:%GO>KE;3F2KSZI(X#;HM/MDA#.|V|XW91YG?-  
JF069CREB,\$(^46R77+I';QY\_K3B|7%|J2\*|4\_MM\_&,2D8U\*V>DJDM,ZR6E?I2&\*<br>(\$\$IR%\$+(EA%E(&8"H"(N(X2HB5R34%DU.K MS#W+:CV66Z;:FM?

2I%!LJ\_5;U0RKFPWS3D@C^"C61>/00C\*+; \P3X"IV M2G.2"393KJ|;79\*^-F,|?A56AG?  
Z?\$UY>>GH3%6?7YE" \_U\_N3TK+; 'ZJR7GY21L8'?DIXN?12Y#-I MWL\$,8P^BP",P%3B&  
<< 8D5:0'T741\*4 \_&W=B+7Q32U2J,J=X!3YPK!P#?6+U M^JOB'N?  
KXVNO%XM^|3="0CN%-5@X8T5S1)0^W2!Z>@%^=M>)SP?;99E?\$2\$  
MI^\*|@:O^%M.ZKU;>D;IYGZC?%?VR8MYP=4!|B|!M:4KB./6EW@LYABAE  
4PCQJ%'LU@@\$.:6)P,ONQ>|HK|,% M7T9+JN3%=\_\*W=,%BC"WO&IT|ZA&S<;H./ST@-  
JOQO);?E%TK:4'\$L/MS M"32;X-D\$+ #1K+)JT./S25TKEPR)SS-  
ZX.YA/&%T^5T|&&Z|V^QM+76|D) MIX\_G7Q0W%|\_H:L.T2T?+C7+RI+'%J\_J\_.2|?  
R;5P5>9W|BT582\*\_&%Q|W+)S MOBE+Z0>|RROI&C/\_R9%X8402T|3(\*2"0A%Z%"(:@  
78B0!;&(:<@.Q+^PE?,X?'>\*5D<;9H7P|^J\$XX)|WSU'GUNV#K;Q|RU'GDW M-  
K(;&ME\$1K9ODAV<#M5RG@NM?(77NI"#C@1-(TS#'U", \$19XD&" M  
PX3\$;'09WX6!KZ).GPQ|N1&BJ1E\$@)P0OY^A31\*\*EN;Q% @8Z5PE/D#"|OB M|,|WQ9>?  
Y#O-FI8\_|)?RRY%F68Y'!=@NJ>./#+,PKG%5O|WP UY'=:O^O>7?  
MZC>2LS^6\*8H1R6(!O90PB&)|XJ<|C6\$ \*2\*1W-3WW-L?:QNCJF9;3)4B|.5W9P\_!fY  
(H1H#EQZ%=82^|H M\$S>G.^M&;0W"||W8?  
H"!9P2X^JS^=\_&/C1Q^I<\*1/DDKH,S5WJ|^<+9F3S\_H M/-  
GDDTH+H%3K|RUO\_BM\_;PY"+K|1SRK>XI/TM2Z\$D\_;"\$C'\$DBQ(8!;& 40A M(3#+.(6!  
('R-11B3A"SK71KE;==|5O:M=-R1E-,>Y?OQXA:<\_W+V|>  
<+0^Z7F5B7ARCO0X7=AL=\_G;HL/Z3(N3'|/\_K@20\_L M 3@MFC#8;00 MV|M5\*KW-  
+^L+?6DSZ;^>>;Y"=O\_M/-M;%/\_BG|C0N!O MVBKPLM#3EL\$|+,QB",R\*YG;?GY?  
HT+LXN6.M|:HYC3Y3T9;56F5GW\_)J&43, M|TB)/=DFYO:L">./A=D;>|&>^% MS?1NS  
T8ME=>0W\$8< (=U6D!G5U;H&:^<3HM|,N+)(-W!L:"V"><^7:X?05;  
MJ3=4@+MR\$|J,+91XU(|\$!H-0F>(B0C"-Y4J/HIBE?DRR" FK&C G24Z|U+<\$  
MM8|O6=GE-%QFB|LM""9+O)OOIHDOPI-(P.+!PZ7NKFXKJJWG"8X;|D68P!>  
MU&LQ?|/^BOA6&AG2^+AYO"?%:NFEF),PHI")3\$BG6\_B0<(0@ (AE!/(QBFA+3  
M\*^(G(T|=|=+0 @TQ|POBI|\*?OB>+)=^C04Q^IZ^"#K@ZZ'GXXTV\_7P00&Z  
MU|."QB8B|KOU'K|Q'6XQOKN7, +4!XD>5I|ZZ=PN"4+<|6JU;W=\$I+5:TU;+#+  
M3XTQ|9J7L,%VQ^D2-UOA)P'H7|4N9;=:R):E:2K>=CD:/V^\_!;^+^X/\_ MUU6SJ6QY  
8H9|\*7ZFDOD;-4+H|!IU#8|=FC7&! ?SN-";+5O)!|J(P&P+ MVT;  
<|@\*W>F|L8=%W."|\_PZL-OQ+|\_|7Q6+WDF<>YGO\$8IXQ#E\*\$ \$IH1ETJE-M2\$  
"\$24I&U90| #C1B;5"4S-44SI8+K3YRZ\*|HVJ?^ZE;171HQ=>G,V,=M?H MV:F-  
YQ@95P=M,V&G\*\_UY&@WG)3H2+Y2J<\_3(!PO|6GPKKTU|;%8?^2%I07\_  
MY\*6)-8&D!3|>7%F8Z\$|%.KW/#Y;&;F5N!7%L= !\_D?M"F\_'2DV7;?@P)TM|G# M#PP|  
f&HS :|\$:2Y5V2,52J;+8|W!54|UNQMOMJH-.NG4?P!0DD2|12F8>!! MQ),(IE0!2%\*?  
14QX8617=6T8'U,?B77R),|OBJIR)|LKE+|JMG3@:SW|\$^2FN^1R)<&WADK'E3@S K?F>  
|N1UZ?6/A\$;GX0?6'J| MV|;\$|Q-?T!0F0: Z>S\$,<>H)Z\_,@|\_  
\*, \$Q(DPP| (WL|T6=TYUAE^,WT(&MLS MK4\$"#S|'FN:2N4<;YT=0|U\_G"KE'Q., '3"|?  
M=|4K\_'C;|K U;?.DM6|)C7|MSAF.,MWW3O(7|2KMB7?V0|6W-EY;S|N>R-MV#SH'KS:-  
\_M;,R&?K%\$S#5X99>\_J>4-W#RE'YNI\*; MV+X#CLH9?  
K=K|>&9D\$M+|T:KJESD5!|PJA+G<1RF&#\$B+<,D  
M@ (BJ"\$>NSGJH!%\$\_RX(P|H|%+N?'^MH@  
3SXF9<3HOQ(.447.=\_83'IYW"VK(/BE6@>5T-Q>W NKUBQ#)|SO!;A-XY  
MD(ZL:7=|S6J#.X?SN>7NGL P)?R)5SGCZSK'JWV#W3>8\_L'9OCI^>QE+L8H ME#)  
(TCB&"\$EO/\*,^@7|@^R\$A.\$%1:..(&U.>V/9J+(S|E@5(-^@VC%AIT#-M|8R)8+X?J3K|  
(8(H3@1,03"\$ \$64H\$4D<>T0LO\_"2%\*^\*.)<#2TP\_O+&|930' MSVQWF000RVN"/0M@RP-  
LF.CT,YD@D|U:=D<\*WYSNK K=&H|G"MM^@+ %GH,T) M?(\*\$%R0DAFFF+%K!I-  
KEH0^%AU,4"Y\$&@|\_YSCLJ|)'GCB+-X(=#LCSXD0  
M(BS\$&W'2>>J.8=PIYXQ7#2=\$.WZZ.>9RX4CQ"HY7%U4M72U=KD+|K)B9  
M>,ENJ<&6"A \_|NHJC|V2/>O|+GQLU,'1VKT2.Y P|ZV(H\_Z#ZP+J'ELBO@L MP)9-  
T|(Y(^BC\*BE-!K|30DFN)V%L\_-!J%F5-|\*C|)K5BP9A<:(XT; Q!U;I M+@O\*.:O>24\$ \_|0?  
|J+/%KH1V|E6KN26C4>0SY3>'/(#(9PDDH8|@RS(4)7' MX|C\*BCM)<>)-0ITU\_E!N"?|  
(EI^5,!DH0\_,2%&6Q5<5,F=9G?LDEF8VH%.\$  
M+\*|OMF"H+S[X84]=HO,C;,X3%0<.BW";"NNJ^/9)>O,6W385\_T6Q;>,7!QZ+ /&|Y^\_  
%I+3-CD=W5-#M-8VB8HUM!9  
M)'@/#OUKVQT\$=JO90JG,>&G91R:2/;JD>&G17N68N8V/GR7\_%\$7|(\_+JMIP  
M|G93RN7=5"|781"=>N?Z,1T2\*U7!E7A7E(+GM0H\_7B\*.(L0QA5R\$ \$40T%I'P MR(-I\$'E?  
VX\_6FEE|96F|O M/^1K4&G>CV|P\$|V,F7TP\*|YVZD;3! UOH&&N|1RQ:\*\*EGO;>:!  
|7/#96A033 M.GPZS%5S!9FKK+71\_,R;O^8\*OA>9,,X&J9,52R#/J!ITE\*KS\_E#VXI7A0X\$

M0&"/[XN-@F>DM)Q#8 MZ:-  
ATENKEY.2.5(:Q^G,J@Y.BOM[F9]^8=CRW=6OZ&17[-.DXQ3\$G"YA(4N M8A.G,\$-  
A"),PD>LWCBBF5A4F>ZE-O(S?G5U^ K^=O?\_UPF[-JB-DMFZ=R6UY  
M;27)@N86Y&GRW!3)[\$8R.EK%.:1F74N100/K?6N SUA MW1,U?GE0E\_#=.+P)/I?  
<+Y2%XA0%"6\p>KN>"\#:(5X M&N#=#EM\Z8W?-&VTMS'?LT1XNT)XXH#OT6Q^%\_'?  
KL V#0=W1F\@B83;^SNU M\HRWR\|^YTRUB34Q4 U+)|8KZ|=YWL V2O9|-  
S\_%R/.F\_9\_3\*7&?]"QSH M4ASH<-Q\>=L6R\$WG)DH2:35\$\$(<1DJZ%|""A  
|C3UH909)2DEIU;C\*B.K6+ MT?" 5|LRCVW+UWV-|@&-G.S@-/1#7(-  
DZ8\|Q^=,'RVX;NMD):4KC\2(YKR> MB0T,+SP4JY?M%\$55UDO5-  
I9^\_,#KSZIE!=>U9Q\_Q/>|V0Y+\*8U9EJ@VXK\T M-3RI)\\*  
(1E"@D"=^ZB59;'3P<)K4Q"JA(=C8CHJHY<&A 53|\*|M';+W5YV MXZ5N+E;?^L:C=-  
:V\_&V\_K@T(S+\*8S07=KF"+|8FLNQMUOUGTD!=!C@-2(8H M9+YJ3"/EA1D)?(@)  
(2)\$H1^F1N6XC"E.O(CWM!;WP?:W?|1%&O .G^RCG@Z  
MC:39MNX4|LUWH6FXSLK;+I^CA-^>H3XCI/J3E&|Y62;\$Z(?SSMYM2+PO3# MV6I5?  
%6%8-X59=,|KT^%;M:'|(FGA6437A \$|"\$&/.80D2(|>RF\$.L4FDS MA&\*!K0\*IQS  
S=31%IPCMCDT@BG+;|K3A5\*VA0SD/EG'7HV;%3/\_A?4@;^-9 MOLA1P">M\|L"  
(4?;:|0KLRHZ%Z |UX%.QK0\_<|/'@\*I45MM,TZ\* U8%7)|9/\_M32)#M\1:2WIA7:QJD-  
RG3QI\BFQY73!86JLSQAZ9!ITP'AIOMO/%'F&ZIXM\|MCXUM%7#P@\*(YFFCSZWT4\$.  
(S2!\$.(&(T@B2-(ODK1W&,,H;LLB\_,2<|SROAL M7|N?,0Y)Q\? UF,693SU)  
MUD&8A#5G,|1%;\*O479?<7:"#\_128J:A7 =;2-C\$.93A0F\*X;MM!&,LO6F6X0-M?C-  
4IK/CZ|N(3!@,ITUENF\$\$.B;5JR;(Q?JLWD7!'0B'V|92"Y"<7S^&41IB MB#)H!;<>ED8;#  
(.0((B|-(48>@9BFS/-|QG!(ETW,ZTV-RWI>)|3'HAF!T9E M/-WE:|4D#!"|TB=\$TR;^9'@\*  
@@94CZ"ZG\|J8ZW MJ3?V>#AGW6V00UNPU M<-V2=8\$J;|ZDIT)JMM6Y  
LEN;VNQN6FPV>9V=DB[V]),!2TA\_62FG73,A'Z M^2YE|,|@DC%  
<#MCV(K\_XH\*H|V\_||+,L%%\$& Y1)&|?W\*1SX(?8" M+"S+Q!PD-/ %VI/S\_O"4M?U"TK>N\_  
8(8Q\$EJ'#3\_Q\_?QY7V^K=N\*LO MGOAX8|DV%>;LO%,XI5-\$Z,WC\_I'KIE!=4Z=AHZA?  
B<8.Z1|0\_2S?K9C49H>FKD\*I6@|8;QG0\_3YWBH41 M!6FFFCTSG?  
\$|S(F=!M(\$H>8'='E^4C;+/(+N|D87T^7L?8Y)OLKKQR7E(J\*^ MGT  
1,1BDGHP"t@\$J<>RB KDX="H(+T|K8DU77/:9%?J^#5P:&F^CY5#-  
^1JJZQ+1>9E&8I1GUH B8!Q\$C%&(2 M,\$BB,\*1^\$3"MTJ:>4EBX06^)PA^WY\*T#\$.I  
(O9PAXGK-UZMI/3|JSBJ"BN MXB-  
>\$I@WT.&H@|"B%HX\_:=TJ1N|N34AW<5MBOM^4Q1\_R\*\_Z6XY7|S|F:G;|X  
M5F46KLH|O,|\_IZFRM?296H@B@)&@ B(?\$TBX1R"#&4Q#|!'#(|>A|(P^9'D  
M^::JBWM>+@#1#\$&F&=(5OFG+\$7AH63=N73(  
|O|%/@>\$MNN7R3\$=UNYE&FQMNKN,N9H1Y=AH|5O664S)W.  
M+>|&&1CXT6FO\*H=N3V=9|(4>EH:4P,JA"D+I4\*FK|2|C"8^1)V(<645|'\*(R M=:C'DS|\$?  
3XNU\_=)^:~+B^>AX?> M>& K|S|ZS^4%<>^Y%51/C;:-|QJ0A^7M#  
MG\LU+3FN^%O>\_/=RO6WQ?HE MA\$+^DT9"2  
",M%2!ABD(4I3E(<4|X:A;0XX6;BY=K0A:S,O\_"ULCTTF^'  
MUC+|H\_QL'|Y6\*HZ,#S\$<3,7)TZ%Y;8U1|9HONVBN640{#@\$#8L+T# )%)?J  
M,GP72/=L;MR-3Y+FQ7\_8L=)<|V!ST.O.MZ.G3@Y(S'4\$Y0Z-SGF4PT'M=B'&  
M|^7%NL|KQUO|I9+)|VLN(-/(C M0DAJ5.OR)\*6)=X^&MLHQ|D^IMQ\$|9BKK-%  
|HVX|3%.Q4\_& C'6%L7 |D)67D M&(V1\*'\_8VX:G1YYE^1L+N%W:YB\|<-  
ZKC=>|@4L4P|A%N 0(HY)&S'(&\$Q) MQ"%+D4\#|/.8H.6:WTDUPFYMSJH.TS;Z-F?-  
M\_D%|V-">6S/I Q@-#UT'FH8\_&NLZ+W%|\_|:|L%GE)8;SK;6  
MQ%69W\FGY4K\H.HI?;K=|+?^F^.RZHIL7"^\*4NIR-[E%<4K]?DR#OV01D(:  
M!GZ<0<0\$ABHG"D;I(\*FF"=1,+ )8OCMNISY3\*O/"T):89W+,U-9W|F=OCM<  
M0VO'.6A9WWE%|"#G?J&|\*@YJ\*0:0\$@ MPK8632L\$:\*30?YNT!8!|M\*=K'>"0 MU|=N.>  
>=H-6!1,0;8MW):Z5,EC)Z/XC/YCDY?2W F|B\*\*,># .N^11QG\$ M\*0|AG(J\$XS-  
L@@/L|H2,YC+%|+SS|K\$ZD0H&Z9:2H #, #Z<,Q3?T@H(A! M7|5X1\_2G,(UP/T0)8\$?  
ITE,A5UZI%@(1V4(|G\*OE#"RB;!C^S\_-\$^E4|EA1 M#N9GSG\*#K\_73X%|H<|O(LJ;H?  
(>K3H?+B?ISCT+&D;H:QL.LBFL43,|5V+C|K,-=#GC"G|15  
MR)7X69\$\_7^&JNBU^+HNJTIPI!\_?V:|'WBO=^|J&3R"CB68@)C\$/HKZ\*\$^5+I  
MA0121&E"D0@R9I2E. NW\$RM'|24VCL.886|Z->1WA|B+@TC-/K@20\_L M 0J M84C+  
%KMJQ@#4HZG9Y.=:#XT.\_%",Q(=6\$%@6SSOAM|HSZC-ZB(>Z'O,1B%\_5)%9&/583N" M  
8EX))#(LL3\*\*SE"9^\*M=4<55"U9RT("1|QW%W5\*<(.WMA%2N MJ@L2E.|GGN\_P  
MHR@D,/2\%"(N(D@(|I+D|M#Q(|2D5BUPQS!S,1K?4|0\*(JGVL&|QH,\*@'\$:40@|UE  
8A;YC(:+3\_1%V 0 M;:O|:/G\*9%QFZOW'^Y%J# #SC|WTV&H&|Q|T@IW@\*Q

MLCY,,5I2%CJ9Z&/;)IG MFI.VVO<&=L=4M6T>6E94\$>1BY\_ ;C'1|V?H\%M&9>SC2  
6>HB96N W3=P>H' MQ0C(US\_NVT: L1.H63L|@  
X%>5YR5E>JS:8ZC96>5FWQ34NESSFF><1 8,@DYX,XJK6ONJ!.\$66\$ M(YH0+S6J'#8-  
>Q;;ZK^N'W#.I+K\*)=VHB%7 MGG,"[~\*.LR\_9HNWTNV5:%\AOV:.\*  
|P5XVYFLZU>>K#WEW-.FLL+RUDE;^3= MI"ML;2XC1|+Q=M'5WCU7S1)"ZM\$P  
M|'E&OK!J76#/PL1|XOG9S2\_@W?NKO|V=Y^N/H"KZX M/9|>7'W|&9^>WE|]=  
MWEY>W/QE\* @/>LB+ZM.!:;M!|4EH.":SV\_BO4Y|I.\$###;?Z1H=T/HJ8T;3RW  
M%Q\*IS\_R8(1AE&5/)TS\$D'"?R5Y|21J&O+-JK'"4TL3:YVDRU(C\KR?HF&D3  
M)S+;\*8WGN5|MNUSW<1\$G99LB|>L)G==+^SHD;F\_2U|\$7!G9!HAYVZSXE3B8  
MZ;&/\_ (|(\*)!%L(D58>"&0|@25(|P|B+4B\$34-JU1+)|D/#\$ZWG+ALKU)R\_M9-  
D>R11/LR4\_!4IV&N T0.#WVR;T88J\$"5L 7#5,.B4|\_M%\*R?7^L  
M3I%>T^9^LU\*AF#KG0C6\*\_EGOJXT95566|E,^ONS7QHAXEX808#|= ?9O""  
M'Q1\_AZDUD;|Y5S;#>/FE93@\*.B.Z|9QPXZK-ZY#(=-8^)Z/,HAQJ"K911Y.  
MLY!"C\$B<\$"2D"K3RE;J#3ZS,.N6X!P20/D'!3.|E?&6AOU"\*M\* @OFA^;O'Y4Z|58\*X-&?  
X|02;(X93Z,F!=#1\*-(M+J0(0QZ3,.X(33&S\*E312VWBY=60!'N:@Y99/UZ&^|TK%.P6HC4  
|CNSB6"N M|MU>6O/NJB9BO|@SC5ZR6|2!UY|+MC=%#59IS^L3KTU-%=SF  
M| ^H,O2%M MBS|).Y?C(Z\$M5N"!^1T7"S!0\*R>TLKR|7;M4;9?  
&F43;|A"9>@\_NZ;2M)'3QLR5LF,)Z\$JW|9N@3!|HZOD?|\*Z"QLL\*.RVAT M)+|YM+0K'  
8&1@\_&PRK|V43(XY'.06\_/ %M1L(D,W?MGH>?NM7Y5H43>39?GF M|7+-M)-MNN|?>G?  
RZT#)T#8#>YP;61|!6:WOS^\$')NK9>U?R M?  
VQ4)D+C+0>"^J'G0<+5V1,/Y\$^A\$#")@U"0\$!&;4JLBYZ=I3KQ\$.V3!CNX@  
MO|D\$/S/OV3\$J=BMX\$"#VQ;-1715PMN XKR%N,TA>%%.V^+5@2?.94\$Y9|4| MR?  
9|Z41 M>,M"@T\_+!AP 2X-T+(-|>5W-7AN3'=>4\_6;>%X<>QN/<"0<@7;|H3-;=E;  
M\_E!4>=WT>..J5^|2VA5A%" ?LI10B\$B801)),|./>[C)."4&\$43F9&;6I\$T  
M!:\$'54%0|PRT<;0.T3A|WN,7 |M!A3|R|05^+20M |J;MU-(:/\*U74(S.\$%|  
M'\$26V=BF\$O>E7Y|<8!9|U-YGB98&|\_EK-N4>9;(|NKD2K3CX-6UXD|^K2Z^  
MU2K80(|W7IHHRXCX\$8J|+\*J:SQ ^@C|(PQ9Z@#  
(56|3;|H";>90:=R\$O=F=HRTN8\$5H|GT1#| M""(1I1#AS(0F&\*4F37-  
8:B2F9RN@I5.4)LW7,E,|!TNWR1F=1IS76WJ|L9K=9.SC##U MPT!;|U|FJ7/4Q(=9'  
60!Y|(THC&\$3?\*S#8C-|%>;!C8Y@,^Z0P'.ES8MIOO M!;|!;N'Q6|QCT5D0|Y\$T%'-  
\*O'7|F300FH KYL1V\_TUMA>>5J7?"R4H857 M|485A5+\*U/DZWMA|@;R34.)  
MPH8.ZZZ3\*G0|NUOG"JF48" ^\*%&\$'!0W6\*YZZ05 N48"\_%OI=:U669  
MCM6I0Z94W<;)6L?;3LO@|D)7-O%\$5E?\*.RV)WS/:9D48\*%;Y^EPRGP-6BE> MI6?  
+0\*3G;QAOR^AKGWDY!GQ\$J\_BA%.WC3B\_7J@QOV4;=71L1HAME#/RN^(%:&89YT1Z\*ZR  
V#\*CKH&17|+U.!!+-C<(^&M.|NF.VPG?  
=J|Z6UQC\_/UDK(0\$40S\*!)56#5\*/9@EF0|Q\*/^/>I32V"HSXA"1  
MB5W03I^RWQN"EE\$!X\$Q4WQCQ;537C:26JN\_|  
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S51;0>>VHZ|NROY:XY./^L2CDT|WF|4G:~|J\*?ETQ|P|= <  
MY+6^%CQ;K>3B6%=J7U.E\_-3QCRJWH|M)"49?K|H|Z1(&%J:Q|3P8V,|33H&E MD?  
T;Z#LLW#|\*SF%FOC6U^7R/H4 |<1@&#S+,P#E6W';7'5I^TU1OZ'TCTKUC M^)'75^(6?  
U.E?^2WZZQN,NGU\$8#J>|15(H#/L2=X",.(>5#^YD.,!\*(@(-  
M3C.J\$J\_.VC/Q.W44';!9EURO\_K\_1R|3.RP7Z@|K76A:9|3CESVYJYT@"|F  
M.D.;R|4U\_B;G3TV|5R;V7/?T0Q: ^G:GBH40P-.>ZC=|>ZJ#01P+|+&92BG+ M  
K32@\*XX;;,Y|C+ <";D'1FH4W,|JX\$|\$\_3/#>2YR Y-E;BYQZO5FTV5KU48  
MGH@|'(8L@|S\$GMWWD91|B:B:HQ0TC\$\_#A,8|H7OK(^!|K|C;T7Y,\$6YJVJ0|/ M>E7J  
|S'M'2(K20&@;,"^S\$PX\_YJ+K|B=E|U^)^GTO, M^/D\*5|5M7;HRD5+5?|!-?EU9I?E?F=?  
%/Z#.;>4BWT=WE%|4K|=>GS, QX MED FA=V>X+5K;6VUA+?A=|9WJ?<  
E/GU\*.E9DNRUBJ+16)Y5H(@TZC#PXX&SG MC7WB=(|4>Y|SEB\*G|EWE"&Q?/?  
#|+F>"Q;X7;>7.15D\$8\_E3T\*U&,Q)PB' M4>|9|?\*S(S\_Q0CV|0;894W\_=X)7RF51=;/W5-  
\$N|< &ZV6G<=%"ZL!"H>@B M|P C.ERR?J(OW9^F \$P!CE?)J,,Z|^ R6:%2U7GZ%D?2|,F  
L<&F%B7M'2! M(KRPO2L|+O7IW=Z)P'8KOBOK)&TVC>0:UCS@Z\*CS=1 X)=B3-  
@(G'W9|>:AN M0|YQ|?G=JOCZ"V=W\_&)>)46ZN^H;.S+BK01GP=GZ5I\_@%BF&@.5Z  
G\_5E;?O7H3D<|YWV?.W/5>S MSJ|M1J(Z|37=4.Z^BVNYD=":7L.-  
)3,R1;A)IGK/O\_!5V\$9/!6DH!%;\*5W5\_ M0UZ8J6S?\$T2|?

(L33&\*T:#.+R/H36Q\*W>1W:PW=NCZ8J/B#Y@6\$/P/,&#T MGL>|.  
D@W\$4^%:N93|/\$"8Y@B",4R:10BT+.3J":U 10Q8?=-\_8.J1N1+;T  
M/CMIK@W=!6CE=Q@M9R&BZ\33 Y1>)X?TN,A'TT%[7AE8O%;%"K\_!%6?=X,A. M+  
LWC\_M'KO&C^DBWXMP?KJ LE% XK% C!&6"!UQ(A@#H4T7'F82C058SBR\*NTV  
MGJ6IU:DJGP>:MJH/0DH00JF?+3,#',R F3.9%U<[L\_.)0TWY68K0GCW54Z\_I  
M7,MB.Q'3G(\*YP\Q5T=GQ#,U;E|89@|!"\*U|H;V4YU5F6|\_!M7Q9PY.Y/F!+|C  
M|:Z.O80B/Y1\*/4":3'&(21Q0B%#0>H3ZE&6)B:|"B%B17;EB9HB9HILN-X  
M|LE)U+:J9GG CHT:\$Y\*ITZ< Y,N=Q2| VR |X^/.LHY/BK5=EJ?2^68054\_|HUO%1%|8^  
NNH-KCF|M=|6I\$-MR\*=Q).RO'JHE(-1G2L MCOKGMM#?  
+1W3\X&S'^7(B,")R2#41QPZ1@A K,HQ) \$\*\*(H\$51RN%X0J\_|"Z@ (UZTKRI&F.\*  
MN^F!'16RZ1I@IX&9;H>&WAI Y%5>\*71P\*|91&DC^8E02:NAA09QTHD\_CVIP M:  
<.J:XWVS(WSFM;XL/N)(?N1UW32BWWJ:NRH.GN0\_-  
M^\_:B#%)\$0YWH#GKN#2:H9F;.,KD"|&7?)FS^7GBLTY<'Q|H:H>SH3\*  
<"CT|O7<"N!MCX.P5VQ-7.DP  
M\*|KSJHLAL+S03(&&::SWLO1|MJZMRJF@2|#+1AB@4D"%.(H|'"%&?2Z=  
M;B|&\$+\_:A(CA;TR\_%G7;1'Q7N^,(|\_&SQG:WKG\*DB8\_F7SM)N&I=P|DXR MJ@|C-HTG?  
R6>UR?;-L>-8R\_-!(-91@.(IK"+\$T0C 436'|IX2FW6;!.N)KK  
MF@VWMU"XPS2@38W!2@<9'|LI\_|XNIT^@?>2M'4QZD\_ZV>WLNA#|>N;|\$/  
MN7Q9|\_:S#.=R,Z%F>F;V;:;\*|0.A.2,?'O7@R ^?/T#|0(|%U7SRGN#E2@&YX  
MFE5L.H7QN;)U\_|@PY?ROD&,V+;:/H\*3|&94(B(>|%(K05Y\$\*\*(%8X\_\*Q/|C  
M\*.1Q\$GLV&OKC\_#RX^W%IXN;6W#Q7|<7'V|N\_F\*G|GI@,M-C;H2W M4TX=FMN(LTF.?<br>T|+YDB!|!":52N<%OCY4C=X8Z!QI3IW7\*|4'#P|J|Z+E2IY  
M6>)5>P|ODE3X/L^@B#"75E/DP=3CTHC"A 6Q|XDHLVJ|T4|N;|I'=|%IJ0-<  
M@3U|2P.F'S1#R|09%)8FQW\$4)@B|\_|I/2E8'03VS>G=|(|=;NME;D\_?8\_<2\_  
M%\*LOJO6|%^\*,^7\$\*O802B\*(H@R1E&>0T2CV,A!=2JUJB0YB86"\_LZ#27MY-U MR-  
V#;J8AHL;\*3F\_8=|7=,24J36I?0#)\_^|D|"Z|=., 8I!\$M8U^.-<(D.:/\_  
MV.15KB.MO^75,L@|3SH-J?0CA.|YP& :LA3B+/.B",=!2JQRY X1F<7|Z-"4 MQK2D:GE/'RI  
:);^0;WK0NP9TIWN =;MMRIAS&@.%(?@UB8 M5;V;  
>FY^ADUEC.7YG#|>E|I3;+%5>S\*\$F,FC0:"('9@%  
M<8\_KN=7ALW#R%EV,L"#|8^E6YH+)U/ M.3,)%(B\*+/5"GV3QLBD;=5/CLO|.9N,Y9^;;R-  
G-+PN@\_@47? WU|K>S|QW0%V(?;H|O|UXJ\_ ^K\_ ^2!G|P;V\_X7;Y6-  
XWJKOK1N\$RXFUD\*HM"C M"4504#^!|!&Y6KS,AR).?)Z)+, A:6?I8FVXN||1UN^HLA24'-  
S9:9^F MQ|Q(F UO.VOA7\*LE7:\*L0T|=<^YT4O.(4E3//NR^X^1V,1>K%5-ITQS/QO  
MN^C9@3S=A<|0Z&:| ^)G)8|(&Z16O@G:L0+8'90V:BZNA%V..3@JB5)=4^%C4 MO.EG(?<br>7L\_\*|MH"%0|>4:#AAMX"2X5\*-W>/>J%>3\_M#&|;\_.JX4%2OB|Y  
M?;ZYK\_9E\_\*MEE"8DS8),6F^\$0T1%"K-\$:KF 14@\$%'N8IMNC|5N+V\_)!W PX  
MX;ZUW9-66F|Y5\_O2MQAT\_)Z?1CN9HLOAB\*|K(6M!^Z'/VH-HX=4QK0+5NJ  
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M&USE5;=|M"Y&J|J62\$6|RC67YWA\_-ZLFRZQ8J2),JL#6,O8CQ",<0TYI)W9  
MS(|#F,8;:G|.4UI\*.R1 MM)>36.X>'F<91'\$40))%2\_6+R-V%^3X51A7U!E&?>&/84@:D(:T-  
O&I+^0J M9|@|"N6Z68:G7K3 V5-13(6>I>24;&J@.(PNP@\_)\_|H=-PX5Z!\_07&E\$\*|KS  
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\_5P4|&N^6BTI%AEBC<08CG\$K3B:\$09BE&D-893TB\*?  
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9+&TO;V"4)3&F:A'PZX.!O\*SSQ79UON0-FPIPH!5|RN5TT;K\$)TXZV;.,F&;==YS|>-V  
M3LSVU\$DA'J0|6HY4+\_%OH;/\*XG!7L7W)7>;JEA0'&WR@|F8U2@8"|9S(V+T M>;-  
TWVVICUL?==? 1#|/,\$Q")1"JW./8A2T7(\$RS\_%UG5 M/CQ\*:6(39\$NWT44+@&M  
BZH>7HGP.&2^((DD0>9|Q&(N)!>3.9SZ<4PFD4B  
M14CL<@20;9,^QN'W5.T\_)VYAXNS+/RY W;\*DNFEOTS<(7NDTN G@32(O3#W\*  
M89APN=U2|L.4A E,0D0#/XQ52LU3>(VS=-R#:Y^0<01:OF83XVJV93I9OW9|  
MXF|IWC2@-%3;='=%A),E)T1SM;.,?IS+IUG13W^=YT^@47=2)^X2NF.@/4NG?  
MK31P\*L'+V^)|Y3OCAS,NVPMW2PRP)\*\$-0Q\$FFFJ/+ #0SY(8P8|:7&"#\$6V&;  
MFH#B3>| Q7^JTY=!=KD)J|TMNJ88A1NYLM, ^;SR+-BI+-2%ENN0;|NS1X\_  
MU;5Y9(4+IU!.4@###8>O6!\_#\*<3JY3/\*C M!\*(LS"!):(\$B0-



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IG=9D@'1S/IQ7->R5R%4[A( TYFV)T"?FB[8(OO\_-]RR6Z\_VN6'-U MF?>%EXJO-  
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M\*1X#1H=,;AQAIID\*VTS/-QRK,,^W\_\$\$5^-IVV)ZD.+%"VM('I&' SEXXC9>9I> 4!3L5LB4-  
6H@)0XZ MU-V9%,;".C(O3M.;U=0P%O^YV6'^HG5(X\_OBZZ6.\$OZEY%1R;\*E0&@ID%Y'F  
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M\$K'^1>|8!UNWH0|"^XC&T|>TWA&EY@,BV8<^/6PB6\$T%?)H!./>.\*7S25  
MI!./R\*?;C6=5FP#=#6YCDV4-Z\_>%OBV|E+D.Y^0JDB;LX1OWZRIGD=HJD-  
!6X5LGA1H1 MP75\|F"N\$Z\*UXWC.OWP;  
(\_BXOYA53QRKF^JKAZ4/FXW!@LGX>@@\$Z^|+=WF  
MNA,TE.T\A./RFWD&3D2W6W@GPI6+0X3'#B>%-:15W"P\$EQGWL!IU^8 MHCU  
4^4G9)33F/G0#R+I!7@QE5X CF 8I5X4"B)D%4'(0.:\$ZINHx;B0PHI  
MFR)IQ>'5@|HF#V1<=1??X?Z1E MYTR5H%\$5N^O'RW55E\_J0N-  
\*U!V\XW7C4E6\_!;I656^;N/&\_<55\*A;S+|S\$ M=\_QG.7|H5J|W796<)>,A3<-4P  
!GZDZ4\$JF;N( X\PE&- Z(:^4:??>236Q- M=SH 'JF>N26E6IFT 336;2?S>0F5;#\_5|XG>  
<8J2MD|RP)D,?#V71\*U 5H MA 4=:4%3)|26|K;4'\*S;+|'\FO4"+T 6|!%!\*S?0@@,E.=A77W-  
8U\_=[FTY7 ME8\*\_&|GFK3W\W8A|9'?|\_A@<6454%2M=%;K,7'5&)'8UDLO"^\* 9BK4\*%"U  
M%@(.,^X3&&: #G'I\_;;DAU;>/\_2;X0&!(S L  
M3P4&XS"|6F6/|@\*ZK31XB|3K5(GN\$/EKML>|=ZZBB;?6U7%GO:  
(\*&J'43#|Z\_208IS!R#RJ?|<0\$^-@>KDH\$%. \*OK,B>;6M|U(7T/DNGY5L,I'?5MJ^'TKQ-  
M^4Z+\_ \*+EGL\$KUN;'\_A+TC0HUY%75WEELLQ|3YGL9B#!7"UND< 4D11Z-/1P  
M%|&&\$|243@|I#\$R0\$|1LONE=DA9FR)8^V#\*PO6 SWI!/7;2)G\$(@N4YTW'I M|>V24S  
86R8.X1AFFXR"Q<8Z,93TJ'URZOVY+!1#.3HVBND;UMKK\$|>KBTL M.%?HKMKUZUY'  
<"1U\*!P33\$J?2>XD#U^A308U|\*\$M\_#TH2ASRU6;|R1\_VR^SH M@+,LL5/B;)?  
7R>>F2)ELW&JZ\_FJ/M9\_4S(\_QXN\_+5,6,()2B\*8^;XOM|>4 M09(2#L/  
CSP4XY13W^88>EIV)S|)WK\$'%|N+N\_)&=5A6X4.  
ML3IPR\_'KNI2.N>+KEZ:D\_ \X7RMZ5^N.+&6N2B6\W:BR+TU0UALNEPU7EW X  
M0|A/\$84>"V-ITZ4^S%@2P@Q%2%IR\*8^8;^-F3\IQ':ANM3;|'@\$=Y\*  
|ZJ\_J\|LIA(B0@+3(\$D@(|DO/0!&(2@3 MZV--  
"RAB@U)AGP)AIA0'BV>GR,PELU8|!R5PI"J>CCWK|CXHUO,E>?BA@7EA M| #-  
GFQ6\_ \$@=26%4Q33F6M/J^|&;\_R|OZJBFBHPGN5ZGIHB#0FBS,>A#P52 M42)  
<6EH9"C&4\*S/P/4\$3'%CU#W?'VL0+^%#V|F+KJ;4,@1U'PZID.)PG,Q7Q M.NC;Z1?'P-  
LG,CG'R%4FDCO&YDTE<@|HBUP@|Q0&M\$6\_O|\_K-N'WAIJ6NDQZ M>  
|'5A4QPx60^ZH!#(LQ)-\* D4XKBV,4\$Q)1HU;")^A,K!|(DL&BZN538>!  
M4R#UJS"HMOIHZ|4MZILAY2ZZ3PPH/=YC\_@67<\_ =P#"TW\_D1.!PU.#|M6T|K  
M|YZ7YVMJ?EJ")^W,#1X?#\$WWA:|W\_&-1OY.|G1=KG>;Z!..GKEQV\*| M/?  
9K7+^K37TE;FCQP)>">7&<15C%)\$B\_\*\_"ES4=8!..(Q!DA88)"H|"5L8Q, M?  
616K&&^K7V>MS'RQ::&A8"5HJ^BY,|NSD'LQ8:Y^\*.A/ZD#9P/43DFV; ') M%U#+ 6PY  
U|E:V#+VP(HT'<%Y|>)"5<-Z)K'N9"VB B<"?&A 8/3(V\78.@ MKI|XPS&CSQ>>Z  
"##)|&+L8;6+T6EZJ':G7=|U^<|K+M XBH7+"ICy.!(MA'\_IQ"  
(A),/!|A%B1696|H\$V\VOIJQ(;;5O/IC\*9;G;7L#,'1G,-AI M2<(;  
(+H\$E/DIYN)\*2K|M.8M>6LB|HNRMT8O?6|5I\*16^J\*+:7PJ5JMW  
M1:E>6A\*/A6%\*/|BA0\$"\$0PY3|GG0XXP)Q#T<|?3|\*!5UB/V)=="GFU|M:|O-M/'N&YXS?  
|9S8\*<3Y"CCMY)(\_|I3SIYR|J\$Q^%W)"EIA79YTOLHL??=UF0XR M\_|^D^%+?  
Q,Q78:F7BX\$=7KL-VM\*(("&"/@JL0+Y#\*8LD>8I%VF&,HY(,.)  
M'!W:BLT^S/-6O0)6!FW'3H)|@HAGZ:V21NUZ1JF05IK-(F:./G75J#DB MD>9XM<^  
>U|=>)O\*QE,\_RKCTZF+IWZ\$4|CPIREY|=P5\$3 G/74\_\$S\$I #Y45L  
M1QA9R|9Y\_ ^ZP>LZ5^>97|J5U=[G:WY9|\_MJZ?(\$SIB)(:\$Q5|E/B09|M5A M4H))R,.  
(605X6=?..H)D5^EOVR|H;|HL/:W\_H|@"FJVAE1-03?30A-":>\*<  
MW\*,XO(ZB'1:N2RL:4G^=:HMVT|PMP&@YS\$!/?9.B/%NS3WREFA98)!Y(5<&CPBA-  
\*|B:..8)#CP,QMM=)C,Q\$KG|JJPJ2K>J)CPLJ\$, M:%&95F8|@9&A5S%:E-  
LJGVDN@I/OU:MH-7A!\*6;^XUF17VINW5!41A0)A 4 M(8DARE2=U53X4&  
64Y|&S/.LBG\$XYW!BK?!S\*6EU\$TO>Z|0@RYATY|BIDU> M%6P|162;WZ.X  
EMN%Z#%;\_G\*|)=)H/35:"^<\_|F#??:?"MX7"0.3\$1H^H%2L M=5\_..UQ>E3?  
\*S63:JMO>6BZQ'R8!1RDD&\$40Q9\$/4^K'T|/%#U&0A<3W|\*H  
M&5"U6>Z#B@\*UL0\*58F(!'G )ONCZ|BZZNIB@:GZNY! I^P,E%4|10"3IRZ6  
M:#AHB^'00@|<'B492NSP#.D4Q=D/CPPA.'1J9/JJG<;@E"VETKHKUCHX7ZZY



M1VDXRN^+OF"Z\$!W#TH?Y;0YZWZ\Y=\_J-U\*J/TQ,M,WT:U/ \$MDRI\*A\$!  
MMM1E\W/&S/3\$<"S[M<8L,%J>!--DB""Y77'-E@, #:C0D/>6%Y-BM?J%LKU:&  
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AF#@R&\_8P,\*ME,|R@\_MYR;B)%&5#@|JRI>VZZ4 V|.MQ2:U\*.&VB3?1YI7-9|? \$9A\_FJ-  
AT4|6&?Q\_MR\*,##P%V9PVJ4(BR:U?J(K?\*\$|T=|+;XQ.D\*Y\_?|YY8AXEDB2\_#3A\_40,9|  
M+|/BR\_2G7A:\$211SNTM7>R8FOX/M|T,:9X6|8%EI2LC7 DA)|'24|>'VM\_E\_MGQ0^2H  
|VVKA?8O:S8;|G=-:%7CZ@"M5JUSJTOJ9|;P>YX73<-?|4++-|@-M:@|"|O3<^&#U7;K<|  
\_/ZUX,!>N%(#Q\_);9UP%:9RB| ^H\_7EOW>:UMX63R@Y  
FKC<"&@MFE|U\_"Y6,E7/M7KL\_O: ^\$K@X-L3+|\_&LNA0E09^ MO2G7|2\*UN"0X++O!-  
<%HL2TO"@9\*;'=)T"O4L&N"PT/. =U'0\*|\*3JX+^)T>'  
MGC|2D1D"8B@BB,8X@I4UW"LS1(?|R3T"IDZPB=J8\_|GX27\_MYYJDCBW7|>35|  
(#R)UA%8<1#ZB?J6"B!"\$4,ID2:%T""TRCR\$|&HOVR:|MW4 MN#3L2NL L>)|I'D-#Q|  
| \$N|';#0>;,)"4@2;M\*HW4"&PS\_MQ3 ?  
A';ZPRA!M%ORHF7U<:%;AE\*=,\*5"L&^D|EWOW9|U#,NVN:@2!OC>"FC\_M-  
FA.GA|JO,QWD@QJ\_YQYYJ?5J|8^|,4\_ZL>SKR6KSMC?WZVMT|\*.O#YU:%M3\_M@%-  
'|56=KHER|;TKBGI=V(2|'4/@M"OK0'@|56,@|P0)4B?\$.3='AMS-O?V\_MA%!=\_\_ ;4HP,+:  
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| %5B5L#.E.OO);+O"J.?Y<@ (8%H'@\_RA|YO6'#MG"6(:AF%L<\$ M4-FM|QY#\_M4AYFE.(  
>H(CB-(XAB0\*\$Z@JXV(<#LQN?)X#-?|1P2|.4= MS|&GID@F-  
JK\$LF0QCOTX|B#/D%J;GH#\$2SV8HAA|020RCJ,!,2P.6)LOEL5E\_MRK\_9|&:K?2X4OX?  
\*4W-E'ENA-DM"LAE'WU&>LA6\$=NG+=D,|= @4'>VK,NUSL)0"L"V,JP:\$YUM1@+L!=D  
:0HS3\$|(%H8T\$H#&G'T\_MWQ9@\*|&D;N!T\$S"=\$SD!SZ\_M@DXW#08;  
| (3\$A|KEI>1,E9+NMD<1PD|1\$\_0P\_M|)47| \$<49H&?0IR<=>6QM|4-  
0>@@+@%\$4!3"B54.(D@&GHJ:YNF(<)#;,"?Q'8'\_M"J|!"2NT\$'(I&.-!4\*F\_L5(J6T|AA?B'JY-  
| #L|Q'&F2%\_B,,:IGF/F""^ -M|;Z'QQ8%NI6V>K4I'W5PQ)O^Q6NJOT%%26>SPF/(?2V\_T+|  
<5|E|K9DU|4JIU(=79<%/6/%@S3/WJWP\_MG>G5\_LF!)E8\$+7VPK?2RY4\*,1(H5":1J\$--  
R9|A?QJA?E7@'!P|'6")\_A=ML>,H%!,8|\$%!: ='GRT|P%CO;J" ^40##  
\_JN9Q5JF.!.LN|\$HVSQCMWC4LO\_M%)0R|L\$L|&\*(.:\$8@">,\$|A1|&8OB,!"1C55@0G1B3;|E  
: @Y\_KH;J=S\_5'J9\_MW @;UW.U>@14J=|&YG6#U|C|MFI17  
MO&I+!NO27Q|X\_ ;E@%RM.:W7VHS)D;\_&W|Y\*SO#Y;,YU%N\_OX#5|S(3|7<8K=  
M072I>47L2C3/7AW\*O+WX5JM?U9G3>G//F)CRSA(\_)!&JF\*G2KY@&8<9CP/H  
M>X(0|F>)%V\$;E?9/( \_GD%M86;| "L0!=\*\$!7#-" L0\_M'(MM\_KT|J1=|\_HBV0\_M)M6^|  
|<6EVTD|D|CSY06\_M|?\_NH'U|OM/|YUP9\_A||@|JR'RSP/+ \$6OHGT\_|H625.W#=ZOBZR^,L  
)YR%)(-^Q#R(8ND.DI@GD\$9QG"!\*U:V8  
MW26.4\_XFO\_S9UATI.563H"J#@JOS2W<%D^RG),E8)E)/SD:6RG^|" \$"10H  
M\$26^G" \_A>YZ-) ?MJ\$S+ VE0E6S?|: +4|R5'UTP|KW;7R1X#+O%\*G66Q3JOH(  
MN4"3W\*RV<@YK\_.TUY|W,%'NUV; SEPR\*8>G2NHI=H/E=,7Q|JHM4,ISOK79\_M=-  
LS44|+9\_T&=(: "6?:|?3>EM;#;E-<:S@1NWU5KMS|A8NJ^-2,225>Q7+MLF8?  
B\_7^|V>=B'Q/1!2Q!.(X5?U44@S32"(|R|+\$Q(0GAE=K@YG8<9|UJM- M7=6X\*?|P+?  
4OS1^DU\_2F+00A5|9F'.PYU4M=|HY50)!I>/>(V>C7O\_-@;\*=D\_M=\_!>B9?  
HG37H=3ZQN+UUA2DKJ\_X8:@X;7A?;)|Q|!Q@;|U3CX6FV(\_O-|S!>  
M%GIZEQDQ|BQ;R7BYM\_N% @Y&&)\_ =<|L+FWN=K?BG=OFH9,,R3A!#HT2" 2,0>  
M3'\$20\_F1(%1\$|@NL>DXM?)(WNRX'=%&&C\*E@>FQW\_RLXD=2&^G><\_) M/B@%ID?  
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6L#;|FCOM^C.NP5@0>EM?36P#49;VFY?>^H@4KNZ%> MW"4?>|X^N.PCON?  
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M#4K\_DG\_.A|WZ.PW%|!#5EC.4=%\$AV>O39\_LF,|>T&DIF\_-  
#!|\_K@M2|5)'EURN'S:UZMPMMZE5WAS%J(SZ|6E-YY+DV\$G/\_H;D?5|5  
M2Y&D!\*=\_M7\$CND,MAR0\*5'\$| \$LK/0RP|J\_2.SDPMHP50:\_ UXTH&4#3X7;O?  
KD)|Y)V\$/\_N?|K\_MA2\*|YE2ZRC|J#1'F33A|Q4EZD7\_ZFKR;A2X9\$D01JK(-  
@E5RZ\*\$J214+X"Q\_M\$+'P" \_Z|3>|S=@3;SZ-^L":U("'  
|UE9^BYM2>ZF&W'.>|0LTIAOB%#>\*|\*)(ZDW6@7Z|M';G)  
|KB&^C2O&+:SOTD=NMO#|H#0B!-A'06  
M=|A+;:9@/Q/!7T;8&;WED)?'V;:^7)0J#&@I,L2H+QAD49!\_E\*(,DL"7^R7'\_M/HU3W\_>XL  
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MDT277AJ\$V,| "F"J^5\*1!+)TD'D:0JV\*R498)+R;+VKR8| "NK'RG6>K&#&@/3  
M!\$AZ:H@LSY0/UAIL|-W+.DK|=;4EPME.+0@0;J(EC=,N@|8Y>U84?A-%U) M0  
,>7K0\$GSE,|B7|+ 8;IKCTH>R5:.052=JZY,5C|^\_^YIM@1&E\$SACP+%(Y  
M2\*J#.PI@Y"7X\_Y'W;LV-X|BZZ%!Q(ZS3T^\$L!80X&W-D|OEZG;LJK\*7|>Y9 M\$ \_V@P-  
76M"S5D%)U>7|H 4!2HJT; (\*49Y^'KK9E\$IGY04@D\$GE)&.=!EEMU MKS C.  
|!;1S.A;EQNY4/M-F^GJ@SA,|\_--D&Q4T8;/+8<3.JR-"\_@|^;\_@|2E  
MLA/SDY;A| #FRQ=U,Y0R(I9WN:1D!+9HU\*TH;->ZF#AL3T###H3P4Y M  
N%)%|E2'U4L.4+S5CNY#N, \_! ?MPD|YM\*|:O?'4C5,IHGF0\$A4\$\*XS0I(-(!  
MAZ1(!119DB8T2!N I3-SVB^&!OXV\*.R?F3\_\$0%NZC,>K^INU938\*,\*S@&L  
MG8Z|N;R6FLND&|BKX\*"F3LF&T7'SM7'K9I\$4:"!E3 E'.I,464P( )#D-  
2Y"+D+.:9;IAR>YS2&+?^MRHE;AVL:>|=[P/2|>|/:#OU5\*=>\*L):\$U5:\$UV\_ |F3|  
L'8K^|/#=#G?B|0 M;#SX9H(>=-N?  
>'TL7|V9%!T'O>\$+;D;@%UV:68<0ZEC#CUS@|7QUAU?"U?F MYS1A>2"D4H((\$VW=  
(9CG(8(4D81&@D1Y8>77.DEQ8)UU6R|\_H8LF@FPDZI@^5J\_9  
M%TO2T6'2BI+ #RR/BK9SH\* A1||5,,|J2# D8Y"F&\* DC2# )U6\$M)BFA<9X9 M9=V?  
H#.PDJL;|FQH T5| A1Y|Z(|QU ZJ=5|R6ZGS0Z+;: &CLIO7EG(\$PZ.  
MY8/L0P96=8\$,A#M<\_.?8RZ-5^#&0H%O&O^3QO0BVQ-NEA-T(T! ?H3(H I+AA\$2&2J  
M|RB1\_TAJE&&.(V:E> SI#JQS-BU);SLM2>O|>\*YM9H358W|\_J5, <"?0H%\*=  
|@QY\_W;X7@-%>KY4#CR@.:@CEB4/?%'51:4U7.;%F(Y! M\$3#TM=L  
837;GX&TCJ57SHV|FB%EP\$ZY9<,GGR)S#|3DWFC?BY MQ(S7/3^7/Y?+JJK|\_\$DX!FB!-  
)0&@| (8 Q)4:10!"!4QQ3C#.3H"\$'V@/' M!5FD<|@ =|+E,B00O:D;FAE5R%BSTW0^?  
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%&'&\$<\$"89LPZ5T28Q@V M=<6/AJSVA&1\_!5R3M\_2|HB\*4!@6G<1+!  
(F"QBC?","|B54@P8I'"M (3^M> M2?./\$|@T:3<,XQBR">:)B225. M,\$^37\$7?  
1R00B&|1T8!VM6#C0=82ZPD8KY."?%0EZ,3O);^=RK|J|+U8U;?;  
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%O<+|C?2XW'K(HS1#+8|9A(LU%B!(20X\*2%+\*4Q0&/@P0SJO#++?NP;  
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6L;FK\$"06@ (VR)|TQ ^!EZ6YT\$+4EJ>L;K>5EIH ML.\$?(6-O^Q!(N7G9\_2!FXUFWE?  
V@1|UXH+\$|Z;;2=3SHUJ\_.\*|!-S,\*>8OIU M;MW-  
+7KZG3827Y>KYEJ;\_WT!' (H95PD,.)9"I\$(-"\$V@:3/  
"BR!) "LB(.C;E(H4%%7(79WE6I'\$L(F|5=?40 MH8\$WX(8LZ-!U;\_AQ\$"DSAZH/^>VV+"?  
1K?V;I^3RY+D|2&94G^0I8=|Z&T|^ M|YJE('A9/LV7?RI-LS\$O|CA5\$78S M;:-  
:Z=0EHE6=/\$X2FD9%!@FG\$40,"4C2F,%0;NT%P6G :&Y7:M4?  
S4|2STV71>';>4@9X6|Y094B4'\_KSDJ/DM?J|+\_I M3>!\*5='M=-)=|+84VT15|/9;D-  
)R,LWVE/;L'OMYTBWV;8 I6(5%\*Z!9O9- M>D&Y0A%\*BT9>S=E\*MT  
M2E4Z4C!6W.6JQ|\*K|B/+B@MUVIO MK|O.J8" FX4|L<^D::4W.6Z5)%JG^2I',\_57Z>!"  
(H#U\*89CR1>ESNMUBD M!F/Y;#|8?IP=NY^|;TA|6@GXP'(M9WD2V-  
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B6D,"Y&F, L(QXQ%J<#,)K?--+WL#QR/6>7&U=V VX5\_:#63"S<^' MK:W7WR#589O>|&?-  
|H'\$A@W/0#%|G00&|S7|T|-3\$@/ZG+AOVF'W!YYS' M.2|R2!-5DR\$;  
(XA15L!\$KH,\$,";RT\*C|PSG MJ^@WAGX!4NR--#@ZRPNFD\$B M6  
:S\*,!9',2IZL+C+7#!;\_Q.T0J)^\_SS\$!:\_^S/8/J\_0H:UUT57\*H6EIK  
M'|@3>WTQ:0V5Q)VPSK&-FY7).56&|Z#@5!&.=9!A'\*8H@2 M3B  
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MA@%Y@KM>5\*MR7??I|6|%V\$GM:=4;\$AU5"=@|!58G6+|MFBM.5EOE|S;>0 44  
MGBW6RW6U#4A0GL|:9353+LXP^B\*?>\*IN2E4C7BX+RG!&0AS#-,%1"Q"L\*!2  
ML|1\$1\$2>'5)\$+10?^6108)7S1>>L/>\$%""-04|:-0\_#P'L;JK^(%1&RNRO M\QW?  
9D&J=&.:AS""2X/=H\*KWA\$9)\$44PX\*HR (PSP1";>|X@Y|@!3L.C13' MZP3R|P>KD\*  
^G5L757?E\_/J+P"7LTH92FRM\_2-2-E W:YCHFAl<"EV&CAC M\_/4FJGSD6?D/!GCS?ET-  
W\|O|GC)Z\$|5|;X8<;>S9V|&Z"|,|9/4W#O.?:0  
M|S|R:)F'. "W6L)J%JW!/G4N|F10DGK",T8\*E6687G=0=?O!0H|HE(36B-+JJ M-  
9\$PU!F>8+%<|?IZBW\$B#Y/KTM:C|@HFTXL^-|%M;^ZZG<|-A=[R|W|IF\*;  
MH4=O)O96J'U-Q':>L6|T?+NH%A?L'|5M6=Y\_IY?5JO"Y/O#ZP?#6Z6\*  
M5+C8)E!8'D>D75'\*)TSY?4;Y|:P:8Q".+R|AMNM(S/1/3JA#\*1T:F5|;S1 MVAB?  
\$\*K;POC4HW;+CO'9|&.3IE!G|J|JH\_B3\_\*R:IHEJS<0CB\$640A1\$&2QB M2B\$C49&0,  
F#Q\*@YTU\$J@X>BU73; A@U9:!)FZW\*XQ@=7Y?>)+?TH@(:P;  
MC80ZLA#E^\_5"E#|L%^+Q44=9BD:"M8O1|&|'7?|B/K\_ZP6G= D":8H\_-+W-  
T.AYMT.>/%O6(1IX?MEIO/\$Z%M\_|@%7G-WB%\_5PYZ:|F@I,<|%I"%D6  
M)|HR'.8)P)!&A%2N-I/5?>IJ|M;UTN=9J0E%H'7F;6!86 M%BSB,"AB A%):)V%24\*  
<|)9874#.;C"PY?2F+D"3:PE4.=Q7MZ\$J(QO4 MFWLLR|(KMJ";J@P|\_KVP6CF^8ZGVN  
Z!E7F'P51;\$E/V|9 M\$T=P=@J;N(YC?U:|?%+\*D-UR7OY<+M??/BT>^(\_5!RG5'Z9'M2-  
##\*QO&LI MD0::|@1\6BY7RO-O?EH|!L'IPYHGZ>U4Q#"!P>^\*;  
Y|'1E,Y#1Z(9ZL,P,0#F:=F;SK?GGX(%^=AB1)29|(738A M""+\*\$I@G(899'HA\$<)|SC@-  
C>%ZJ|Q|HB5+3L|P2UZ.;7@+8".=|'97%Z;JO MRWBOVST|T.@7>EWV|JWAO?  
J|:)%)V^U3!1.K#5D-V02\*Q#PGO @\$1(E\*O88(1QGF1YG-NE3QPF-  
O2"V3;.:6D|=M8|BIC9MN@+|!MUY@\*|0|+! M:=F|I0|<(35R,L|IH7=#^PW><8M(^|  
0TL|F\_W#P|1QX?>#5V89E-1T(JVY| MEHN'YQ (|T|'N2W6Y5FH@\_@XSDAJ7-  
4VKXQ1XU\*.R+4VZBT8X|ZEC.@3YRM MY\_Q&W/-'8EW\_)NJO|9XO%ZHW,FZ#|A+|?M-  
U-\$\_6%QD<.(I9'<:G\$,2224 M'9JC(@DCPA.K|M:.? R|SENN|UN31HL&  
\_=SO2!K7G"LBB"XP28|=PCP&JG M/IP0;&OK" 6DYEZ\_-D 'SLM(T9-,8  
M\*Y;2.QDOIC1&V8LA>X:-|:ONAD|#Z4N" 5ROY)C7=|\_KF9AFF8B##G\*("(1A2B- XB3!;-  
(F39)&.(06=5P,R4|)|\*57\$R7XK529(|\_P MC\*D\$W3I\$4 <+LN5|CLMJ^ZEEW\*  
QP&6RQ"P69HK3|6LGE MMN\*LYN)/7#9ESY @(<(|AC0E(42|H##'B,(HSN(P21F-  
!+4Z0CFQ,?0)2E&# M1,?!JFK|?%\$U\_>?I:O9=M|::9;=@Y4=X3<|0 T.JJ5"4H1  
S1"H.6I2CR9-M=+(J4=FR!>K'-6--'3^/!Z=>T/@Z-|DQ,>ZQ|1=0.Z>F?J-9-P-|@!|=2"IX  
MP9J4T^H3Y|64)SQG64Q@EC!=[S\*!4)'63F-T!6TI@D\>)#7N^=5?8K M!UX;JW?  
7<:X|H;L|.B.|=7&|!^6R|<2|O\_?;O;?>|YT^Q0S\_\$7OGI:LHMO MW^8SWK2N?<\_+J7Y-E--  
;76=\$OE!|?DETH2-J-^|V5?0Y.K'2OVJ M&K(OY#>KK+\_#.(OR+.\$Q+'(D=1K.,TAHED  
:9SR. DRSW"BXXM|#W(\$5|!%9X MT\$@\_5WY05<,4",@SU-Q8'3R|)UXZ;  
MH\$TJYV7'U=')Y\_SPLIOMJ8YH5\_|"S30U1\_::SNJ|7|5EO M&E\*:90G-8<93E::)(TB2%\$&"  
(LRB0\_0BQ@|E\*,?BWTCA|RY66=/X5<::S8- M/5'O:7+E-3GQ7AFYBO+  
|UWY<|7|NP:EE>%6"OJV&N5-WH1IX):\*9>SGPM MDT>GU|BSX,M--A;;XSK61HZ,'5?  
4EES|\_)6O MIEA@A)(@AECD!41YRF#.  
PK30!0DYFD01G;L,WH#AY)O>5"NX)PA07;4&HS M(T4^@#PV.GC+@-  
O#CL\*IPT3NGFOSXAK\*[F|!5^;41TY#ML\*BMV0;+O7W?M| MWI2S1U6U5@ZH\*IG,ZGC?  
IGY%J=QP6,\$@SQ \$5!"(GZ2:1YQM)(<|)HBVZ:> MQP@.K#  
Z|!1Q'|&6:|&Q9^=1V,RTA\$|P|-2#H@PZI\$57&/^%.TP%|=A|!RBY  
MT=MDF@B\_KQ>FT7N.VG1>+|ZM5U/\$5>TQ0B%/8PH1"U7GW%A  
QD(N8E)0E%A%71XG-|!#2^"+-L4<5 M\*5BU7 "IY\_D, @)FBA/;+H'031T)GF#QM(%M  
&CT1T=TN#Z\*!@.|3)- M9/36-?,HL9&;9YH(OMM#T^@MNY5?  
E:OI%\_QC|KQ^;LT\$D?,@\$@\$DA(80)4D\* M<|76@Y(XBU&&(E\$8.1EV1AYZ/=>TS-  
:JKMC'EV408>Q68\$&X^Y|D/EC2TN^ MU%E6|K?MDMH=:Y35;")Z'R(:9\*F M>433\$  
K,N#2I!9\$;8I%"07!6|" 1.)0':\_7H;5B3-%J#6WH&G\_W-WCL#-# MD(ZOK\$%\$MS|'5T  
QL\*DM.@\$U\$^J&HEOU9Q" C./T\_/E%K?G#3";<#X|X0^& M|QD.,U:XGYU4G?\_RQ?  
M4S'K\*Q U5.VRK\*KUL|H|^#@3@I=<2N90#L)NU(%- MAN:R\_8;IB1K2>FL:#0=(#;S-  
MH1!2|FD M?K\$M7F8>43|HV\*DU1P!<>B\*/Z+  
M|J\*,%RJMZH)|5T5BJY\_Y0OU)|=+Y7R5&F:N>BS(9V|G MJNLR"Z<|19B3)(,X4RE\*  
(4.0T#B"C 2IM&A"6@AF=37K=U;.,5.SYL+932PV?0#\$\*!=!2(8G4"MO W|-.M7CH,2|  
CR-(\$;)D& MMR=FR?XN>! P?5T7^V5NW!OE08#=#N70>AHJ;CKX1HN(KI?P\_SS"9S77?  
(EUR M;NM#"=)\$FE9Y"\_:YQ\_)F A/Y)GR:Q @N61U, VBM> YL#;|'4IOK9=\$|B\$ M  
X""\$B|J5:=#P@|@Z/!HVO-Q-X#73H)Y!LU.+6^)=\*:M36@AKR?-94)Q5'5D M

<%;'6/SJGU9\_LMUJ5J8U7V)\_YQ>;5@'Z5:FN8LR8\*Y+;KO5[22R59'\_M4S(Y%?  
P..AHQ?I/B=5M!'#R6=>X,KU/O2A+@K,+G\_OI=J\_7Y\_<+IZ6'! ME?  
SP:ZT-.@DZTTP'G>4\$HC22BS5F!21Q@6!.DU D>20HCTRN\NS,O#=>|N8  
M#F57\_D#)P9L6,Q?/Z@AL&XWF#+W9EC\H':Z8H/EYP;+AA<5!EMS QIVNJF- M\$X  
5!Z!FWV><6U^\$Q,7\_3,R43#I9:K#RHV%UR&@AZ\W3KU\_EA76X9R M=.ZU3-  
^PCP\*^4QKQXL>LFA\*1R@,\$BA476644\*/ST:M1 MAJ9:ZIM:K6;J:--6?I=T3:JGJ-  
PG'=XRR;I2'C)H95:/'.&#W"@K=CC182 MO,-^QQX\X\.#9#X\BM^NKGv7E\X\_||=4-  
4&0L6A@U8AS\_7CM\*8/>M/LF\ M7=^AU^RZ\1EJOABOK\!KIE\_U\$7KS)\_MOI-?  
EXFXJYV% DE":L@\_E\V+%/LWQ MH^EW^\_W^K)5VH"-  
%&8:OZLX\|/99=&:&E; '@3B|"KQ@8++/E62,JH9^R\_E<=|ZI#< I3:(R=(4AJEJ M-)M@  
HGJ\Q\|D\_1:8Y!&6@EDXQ@;D=6#/V?77RYLO5^##U:>;NR00\_/9P\3I7  
MENWCAYPM,U\_::YD#VZ.PKJ3YDV+|+T"M0K#E'&Q9!T3SWE;>U-Q/P&MN0  
5="M=1C"0:3,E\*TT MW\_XXK+JGOZ"!5\*\_D&BXDJB9S\N"F5\(:A"F\?M\|I\*2.8'OY\?  
U1)\&IVH\$7 MSRN+P\|>|T0-@?H\IC8'N\_.BJD MZ\_EI\_Z\|C'I^\_BO7F\|3\V8&\*5>'JG?J?  
U3S\XL%NY5?\$.5.J?N@3S&39Z0 M)S +PA BE.>08/D356TE,"T%5;:[A!,#JPH-&&@\*  
(/?X\*6J1R#3(S9'G\N  
MN.W4D0W2\_@L=|X!BK\*+&+BR^KP+&/4"V+E;:9DA=,@',Y6,'C76SG?  
JQ\TOE9J1Q4,7ZN6 |57\F(^7\_ZI M8H\_+;:,0=6XZ|=O U/0#\$\$%OE?\_H?  
V\_>/\$"6N\::KS8Z(5?J\GU%4U\*D><(A3'-&\$2( M(E@4D?P5QSD+8X\*CT\*HZA0,/Z  
Z^ZAHQ\U(<#FLZ')\8^3C5'#FYM"P->C(Q MO6.XH\9)#LY|=C"%R\_ P8#R48TE")D?4?  
9J5!7"JN,3?9BL\;S:T&.4Q"M,8 MY@67&H@2=?.=)!>93:T,|C#6UMJ\+9  
C3D+8L2'D7,3,MX MP\|R:OD@! /T=3\*2T5>)PJ.TQJU2:"+V3J%"HY=<&+664L.L=  
(\_T36O;G\_%L MH?3(AY=?.'O4"F=>A\|P^S;|H5;.\$|ZK\6P(Y"@5\$...CLU(@+:@X-9?  
L(|:V\_K!,3(|>:/0/4 M;O?97J-9%|S88\_'<<3R\_JE9XI:-  
S=9+ZPU\*77|Y31^\*X%0Q^#>N6J\QU@1M M3F-  
\_LH#1#&88\$XB\*4)HMH3QODB)\$49AQ)&AL6\O#U<#\*|-6?|G0Q?B)H;U M\|OQM4D/\_|'  
<95V-FQ\|'+P4FZ#F4T?NRP.7^I^Z"-3, LWM!&PGI66X#2P^ MQX085P(YS\2X%0T9?  
8)L\*HWX!\_)@41\*/L;J7^(?G4ZIDP\$&=PQ\$;^JPWHBF M"GU=:FJ\*ZY4%PNVA\ M11#\*4,)  
(%, HH=+T%EDH3|T,0Q1S%M H('DHK.+  
MW7D9>/OJ5JM5MQ'+2A^#U\*^KIR8|ZG99KL1R/EM:|ISWF SLWPD6.UVKBZB  
M+5LJ87;%&V58;Q@8)\_'+3HK0>P? 68J|^|DW#CR\_I#MA(M\&-+^K\_-.7|^  
MO"TY6Y7/"ZNR(GM?'MI56.=@S)YU\$P\|F\*|T)0V;\_B+|A3Y\|0A;7DN7X\$%1  
MO98,.2J5T\7A\_A%'NT|\*E#W&O'X@V\|Q=L^SI?R)+|'"BY6D\;U\_19"F#6\| M^5):9Q&D  
8)APAG.2PBP6#\_.+|HQ:\*2\*|GW\*NLER|TBSL(4)ZG<0\$3J6V@/\_@DD\_2,P#1+  
MA%1#41R;L:'T961@5;1E8J)3J;R+2/8"^;@N&A,Z\_|UDBYI5C4H?(OZ66\|P1-  
A5'CTHEWWD9,<\_9)?D75ITW)GYV>|FV4|92DTEFP\* M\|@#&891\_1+(  
YB3,8,21R"AA05@8=9X=E>N\|E9\_1WH>#);WTF"LS\$^W=S8"/  
MNXC\J2\ZC46).0%;053|H76I\_|:INK;G?/)|CFVX M:>B1\N\_!N+|8WC<9,J)Q/Z(O6E6R  
T#"0IC\$J00"43EQA%A2(L|\$@%E61@: M74|HX69H!UJC+G3'APH\|3G3(:RSC77@(|0S8?;\$\*  
<=X=A8/:A M\|7=U?=V=YF#(|+!"|PM8X#1@R;\_|+N96N/6PF8<3V@|HIR:\_|ST\;Y7\*YD#\_2  
MNA2\_:\_L+|40^|O6R+8A)CU<@F\*QB'\*\$0%Q\*G4BPFA>9K'.<.!4><(5P8&5H62  
M';#E\|RK@B"X9)::SAI5,^4V)%9V^NP-3\*|YF=2=U%\_ |W\_!|FB= 7#D\|\*R  
M)C^JGG(%YZUJ9HF-\$FCZ7=>DJ7I8;VZ5G\_5MZ #>T??|E. ME\|AEA4\*4;  
3L,%8\*H9>EG\_47\_Z%|L5?0A'L\_7L\_1N|U=P2!)(BT"0GH"J M;TV?D,K3BCY\$9=3U?  
\$+4MZOYU...1>I63|S\F2\4J>V+!;M@S\|/%3%4D4<&6 M32NZ:18%  
<4PH@F\$4(8C2@LN%380\|R\_1H;3(PSRQ\*E)G0'3@#;FAKL/L\|OZ M@-<,6-  
:O\_1'1:&'|1L=NE6QJH O/P;:|I>R\|=9R.NK?)T)R7'+UUF L%\_ ^MSN9=^|  
)G\|ICYLYY6A#^Y6:6&|HAQ?C#VDL%MO;=T=?Y5=|H#M%+O7'6>T MB+T\|S'?  
C\|:|V>X;S?AL>B7/M:L7|67#.JO@(U|AYCYBFK(PR"C\_,ZIM&+M M@;  
(^J;+RC(517N\0!\$A,\*<(#;PP:M\* @0QLHXNUMH=F:.0G6\47D\$P)+6|51  
M>N.%9BK;D94GAZA7GOQAN\_).#CS\*4C05KUV;QL\_::S\WO&K/L1^77(7"W\_%  
MKFV,Q\QX#7:840>)GD%%DMU":=Y.5TEI@|2IS>\_84"R6\5=?|03  
M\*D,&W+W\9X"\*=?;R.VVP%F1&VW\_M1>|NSPYO6^>BW\_'O?  
+|F':#D!5G^83R8ENZ1U%AIZ?|1Z:2E#S"XFU/VMEQ2SIEN>'J/  
M=2+H=SR;JPB13|M2?;+M4\_"1D\64QCO/<1Y!'LA\_\$\$E"6,0DA%\$2AS2\*|Q#%  
M5N'.M@P,O&>U\|1KM<)UXC1N68)B64+|;7ARLY\|PVXF2=W2!CMH\|7"-XW  
M""J:G2XE\$W#Q"E+UF#|WKRL8GER^UN1'=?^Z@O/6%>P\CF,8V5HEK=V(|A>S  
MZI\_RJ\*-\$IF\$8QVF4,9@I^QI%)(4Y)A@F H498C2,J%55W(.4A08O:|HJL2Q;

MRE++/#J\$P1[&RDR9>\$' 3FMLA=|0!?!>GA+>/Z#HEF\* 0K8-TQHW1.B7N3C#6 MR1?  
<%F^G8;JJ9SE-LIAG&8YA'N4Q1'\*)PCPM4A@FB0@\$"TF(K K:O!E\_X(5:  
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M=N@QQ\_R3^7)9?BB7?^@"55<\_Z)/\BD/"I=SCDL=R\*W.U20-61('&\*(!\$1 Q MCB%.:  
A3@O."BX1&B57C/S.R0SN7-'THA9FK@"E%6>T9==?S#)/97!OMS04XNUG<\*4-  
>+:\N)I5#Z\KHS%&>%@\$.0QH@"#" M10!S(=V)HJ,)IA29!DW\9.  
I@970J^)JFDF\JR#ILMLV.&, KH 0"=>)Y0)L M^::  
<==J=C\FT\$RSG6UFI!1@=U\*VB\$|.3M#NE(O4,\CFMY+XOG@|4Q%|CS"  
M>KALGD\BKF>K-EGVMEP^EOA9\_N\_,LJR\!UP\JY\_^I:\LZAH;5W4\KXTA6N?Y M2;YU:-  
\_FXP\|P<6L20OL#-+&EZ8A2FE..\$P\*%\$"\$I\$U91#B!\$0HR49""<<&G  
MJ^4\*STU/<&>0PFIWV,AB\|M/@\*T\J#L\|/3:CO7\!LH;+8=2ZT^KDY2;J%-H6  
M\DT/K.\1FV/Q:TXH)%G KH2@2XWH)9)VMZU5!.P/56WV=9J'ZHCH#M\_+3;  
MI&EWQ\_0>#7W6&?)VZ#'^#"|.J%LXX3;L.C',RX^Q\+.5.S#\_R^O\_7"TV\K7A\I  
MBUI\T0OR"-3GQG1U\FJ6X\$\*\$|W82A=J"H.ID!HS#(HD3N?R1DU\*K3>0\>!C\+MM"R  
;S4/6D\$MM8\*.;YFP=G4Z(V\_L%AT#3VL7JF8&\_-2RI;;\1MMO<+|MX-S6-MZ?  
AL@+2+V\4010Y/B6-VB9M\*6)X)E,.)9%@(H\SN#M6\$Z-#>F4U\$K\_(\$M\$R E@OP>\N'  
M:WK\,3P-72J>4;+TE/0'R#V3WD\BWTGUQT B>)\->(2#J?8F\HIV"-2-ZK-  
MESE3=7M466Q\F5?F)\, %03 M?82S6\|MI4\$6ZB\$QO'72>SAR#WR\|@NWV\_WNP'..=?  
KQC\GS^ODS7SRNGF\| \$MP^R9JP9ZZH#4%N)2!;HOXY C#+D(HC""% M\ CD(8XH  
MDI\1GEH5\?'A8N-EVO \$YIHIW>|L@6>-%^Z!;+JN=H6?;"#6^S93XXBG:Z MH-7P\|P9  
Q1&H65\*GCY:INJB\_8@LHONHG/-;V\|P.+KR+\_3CR,6^V\_#TP\9?|H M#>98S4.  
(#WBN;J3OGSA?;6E\OE?"Z6I6IW,F4DB&(:Q9!&(I0&A,AA M+IC48X2)@((TB\*.G0U4K^H  
KSE3S-M0+ZHZE2R!+, D2R"82XBU;H\|@P66!E06A-5"26?  
V\$J\D7C\_\$44%W?!# 'GW;U.K2=QC>:05\|(2052|=7|FJC67@\_++|B2'W\|E M\*Q6?  
WOD63#\$\*1::BF\_V\_|\BB\_, @JVP G3\_+<%.7X%&/0.MG\6=|\JT:(NOJ3-UK(PV(:9^F!UP  
M7R:@80BLEJ\F"30\O=9=|4U\_+8-/X\T7K+PY>-IQ.DOR MTNZXDA,ZI@JT  
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M+CMA4/K\W=9N\X^FLZ'>\*&!#(WW+^\_1L65=OU3+#08C=>C+ZI5J7^YXFT-  
U7W)6HJ\|! M>0%|?9G4\_WX\$\*| M\_P\_Z6!-EYJ\$?C9N>96\*;>YPF+62:D(#C)\* P\*A"5YCT\*  
(:9I"%F8%CFE.\$^P M58KY 3I#NX&^7MY\N0(/%\_|S=>|8,>8-+F8:WH.T=B\JXD\\_-6D  
0\_-40/QV^Y  
M%Y/9+Y;OHC)OJ)RGN,Q^40\6F3GPN.NAG\*RV;J\$;5Z0CDIG4!U151WWD4Y:C  
M\*\*\$HA2(B&\*\*("4AB\_4|"4T83\$B:9W7\|(FJX\|E-'D==C@!-2=@RXK/4|\*M^\_  
|.Q:.\$1SX9VP\*R>R:V M'J&OOZ\_V94TY"6B04@3E!A\|Q\*,4%I',(ES&B4%54W"W#QZ-  
8&!%<6.<|5 M\$=? 8>MHLQ>RGR-M""%\_7:QF\^|\*X<\_DJWHMW&%?  
U)OG'&NG+A>S9NW6ML\$4 M9T68IRR\_.ECB,)<;LYYH;IMDS N2\|"-  
G\$RNQ0&#CZI?;0+)8+V))UNB3= M PP-DH ( @NF^C04,8,% "E.8<10PC'B<(J/69'Z  
<2@BZQ\2,JW32U |Y=,A MU=3.1%@A\H 8OBK#\HP\_-D780^+M5(|^\*"C"N+--K&  
<%\_H^F%YJ3O=ZMC6 MI^5UK6EYD,0A\$P\*\*A\$<0):B\_.4\_5%5\J\*\_R  
E.KK"=K#H9>J=QQ@5HC M;B A\3'1U&4%<)H\_S>B-K"&^?3Q^E(E)4MT1>  
|5DL&>!\W7+=Y1L-,C&P:ZJ A  
M#S;T\7H=&>!\AW,/(+RYNO8GZXF/3;A<|HF.Y;I=EBNQG,^6327\_C\|MG/%M,  
<9@Q3G@!\$>6I5',IA3A("QB MJ>Q(\$J918-5FW9CRT"JOY0-  
L&0\$;3MJ.\$N#WFAG+%%\$QS>,TLKD%\_L\20GO"R  
M#T>UE=U71\*DQW7\FWAV(GKM\Z@;^WPK8^JPS7!?!;LR[XWKJL MTSB.A53\*,  
<19)G4TS>5/E,<|+2)!XH\*K M1CHQD3HWS& N  
@93%F4D%R'/46SHB>S!QM#J==/L<:X+)G:QTTN  
MK#\*2U\_(Y;!%4T7,>3GHX1T+73JMN@=5<==>L2M(Q)\GM#29Y YHY<". 9.|\$  
M6(=/@ (U=IB,|!>9+'1AP&U>K!YP.^F#\C#V6<|;#\_!VOK8\_1>M?MKKGCA?  
ZT+4\;.%3070G"(4!|Q(H0\$DI#R \*@.M3Y\|M&?AEQXVHGZOZMPTT1PJ!  
M6PWC\6Y)\*K\YFJDR-77'\C8^\_.|I"P/(4\$JQ:\$<1AC%F8\H3W09?RS\_7 MBD\|N7M?5  
TP5\Z77.>=@?X79+JE;BW!IG%+\*|,\$\*+Z %\$/:?1M!)J#FN?XC MT<\*<  
1HKNR:@E6C0F\A)F"X6\H!>#



!W#=#JPTV!P.S@@<5==W5"4NG!S/%;Q1E^7B^7F@R&LSQ,2>\_.!JXSF\_7"  
!TB&L;PJ+U@6B=E7--(AR M'FD!|TFLY M#F!V:D/S!!134.XTL,+\*UNH"V" V 10>=@RP,<  
UJEB. [\*;PW)0L&W!O/F':@+\_?^W)\*WKB;"9\_@J|Z7T^#6+&@Z#(("4Y  
M@2C/\$I@G10HI(IBS0 2(6I4\*<&5DQ" OY:-I.^S)7|6<::HOC?8!E^2E|8- M1L|V#+?  
VQ|@-CO.1WSOF/<\_M1|&<|!#PKK|@#'|>B-F/CW(=D\*|,SKUVXSDG M.ZI>2|?  
E|ON,J|L6D0A\*T|EW-OM<5-'D1) G\*I| MXQBEJ2!"("L\$K&-25MI/L,;97#IWMRK\*NZ2-  
JL90'@#0\_6F8^FL)HIKF' MLE-5"B?=C\*WE0NG|GWZM05-%H5O4+DZCYI+C: F  
O^1&4|)C9S5: K(GG=%V M!%|=[;>U295-P=E#\*:U!M=B6BVJ:8)K'>8(A9BJQ\$5\$&BU  
E5ABR,V3S>1,8!NLW M?Y3XF5O,FP!SNJNT2A>7/33/(I9B\*6=DN1JY|Q\*  
<19CJ\$|SU\$|EUS:AGE(> ML;# &4R")%6'A0B2@F!Y6,AHELD/<<'L.IS5  
X^RT%A#S\*T'NV7O|>&6U,=3 M8C@W6O>|3C;#GJ6Q^J&5L?-WZ\_NFK^MGHKIF?  
>8+ID\_VJE:\_W.76Y9%D>XH#DV|BJ:D1O8N\*TY4\*|">6C>0-\*0APU|H:D 5T-  
8GSKXQD:M^N=WA#97.%8 M2'SPKL9DC+\$N92SDZ=R^V+S5SQ+8%%S\_.\*OH?  
\*D:4UYP\*6|G450Q)1#Q\*1=M0-)!8!"R!>%B+!,\*%\_(@-;"L^'O;/(3L3HJ?  
<;E9%MX<\$V!+V;VPLK%&Q="GJEC+G\_\*M.:0L%D\$?KA^NK>W#Q|2.X?|BY\_#^\_  
MW'S^>'5WK\_N997!%5\_IZ\_7#W^U6^TDT59:|3XSLUGVW5;ZD-?T\_UW4|D| MK?  
F3Y\$9=^\*,"OUW|QN\_9J0!.V?1N/>=A0)+PHBP?RN?%BGV:XT>3;?GPVP/O  
MQHHH4%1A^\*J'T@,OG^L(8;U>T3|XZO4C^1VZ\_\*TT.!WQ8&'0('3XNU9G!6G  
M\_&X\_/Z?|N5F75\*V78Y'AAQE 9X6J5UR!D:;+|\*+^?R" 4-7\$/WVA2N;W'2! M|;XY|.2!  
(&DN\*XK%51-==M-OR;SE;5'YM.KJI^X=BOJA\*3@|YH!3POJL&1. MBVG/<\*,ML,B=!?  
1D:=Z-HS\_||++Y|9<9+^5 3R^?^7IVVX\$1 'VWZ;O6WME->|!,G;=H-W7-K+ M|AS-|WGY?  
49YW3+PKJZ?I2OQ-;U=56M.?NX5@W&ZX|6I4S59='Z7|  
M\$W|EJZ7XM"P%GZWD<;R:LH00QBF"-,,A1"C@,(|O"EF<93E)|R\*\*C#H%G56\* MH>-  
C%&&H)0.TN^LVH7B'3YSO:\*)/7DG|>TR?G;\*MV|22G7:V\$|!"1"S2"-6UH  
M04SSR\$JHQYV3HCZIG1S MZG&WA?H+9X|2.WSDU>QQ4;=/5X=TN3 SS\*  
(8LDC5HV!Q#DDL?|K") (U%GL5Y M;%6/8C^9@9=I0Q1TJ#HY-  
@Y@9+9\*^TMNMT@=A+9>I,=E|K1&#Q 9=8D>%\_3M M"CWQ=-|>%+IL;S>8N2Y|UH3?  
ODEJQ2E#J0J@#="0!2D!&\*>"1@(&D=,R/4; M614S=V-CZ!-  
\_)^&X+I|JN9\*VUV083=03O<=,|F!Z57=LR MY|+PX&.J%9YC\$^S;Q|>:M6|J8+  
|67W1Y!\_O.P;|&Y6\_:'5|!0(@QPE>0@C MGF80A06".0D83(L"?  
(DXP@;%1T;G\_6A%:EQ(RS+0^\*(D|M#+9|JRGPH<;O9 M|J.J!P5N2,4^#./GWP8&G1"C36-  
8#GH&-T(T11#NW\_B7(-?V=&N%|H1F^+G M|VS!KR6+U30.LP(7/(1GG.(D@Q!7&  
"TRC(C3/8H9"IR@G>UY&"WV:;D< M;\$I6 LT>T/Q-  
NB9AAT7PNV(2:"Y=XZ,U0UY03+6|7D-DC?VYTK7\*H.@-4M+W74 MQP=B'%|7,\_R  
MMYT&O1'W:R)? MK;,,/W\*RFF8T%%F09S-  
\$@%1RM6%-9;:CD81#1%/\$\$JF" \_ZHJTV8J|=C-(U6 M5E&OK!W\*QJM,1.6\$H>< M9()%=?  
8B0EQYO2B%&0E#%N=9GH6.4#^F1W1PE3NV75S?M|/;2L5U;H3V|S  
MB1>V17H&G4Y;6\_.|DV2G|.JDC@|ZJ>.V7FS=|@1|C'4|.U|J'B?M'?|+R-% M+  
V'LV?;=|6SV0&#P?Z88MY0)K|RA9+FA|GJBK|@C4W4)M2R5/"HRS!F,P  
M"\*1|JR"C:|!+ #N-YA\$21BD\$;\*\*\*C"@.; NKRO.;YUP2Q6ZYE;=^!AP9NK6,QQV M6G-  
3!5G!T))O CK(\_HLA&TCNN4#R,8IG\*9IL, &A0LHFK|HIAYOR M\$2|F\_1  
(ZZG\*YJ);S&:MOH^5!7UJRMY)|FWSY85W-%KRJ/O\*\*EK-O.HQ|P2XH  
M7:ZU)\_16QJQ|H9U87GSZ|>'ZZ|\_@|N;S|>7U|9QG;/. MH)E^>S?  
S8J<9NVSKYGL;QFM\_ISY<=YF7'S?L@P|\_6K-N)0"M"-%C(Z"MB=M  
M|"ROH^KQ46!\_NP,0|2^R-BO"U;7QZ;?>CERQ^K6VG,|LLG28;N3 N.'1|E M8(4LB7-  
)72W8E@'P!9=\_!707#3G?O,B9"M4L.S\$T\*,5+S,3L5O(S/-1S\_BQFK|L"S+Y9^<37/.?  
|+7D7MKA+L1\*U<@7%5\_=K|D\_.%T|++=@  
M2G|XE:|T@|RM/W,3\_20BC\$A>9#!F:0Q1B!-8)&\$&4><(9+E<6@5?^N#J7^3  
M9=T/>"M%.;J<3JKC9;.X)J#A2A4AK?D"#6.OO>E8R0%J00;)5?;)G%|5U8^E  
M4(=^QG93H%|X5E%U:L3KQ;?UZD\$.HXML!"S/0FN|6:.268  
M)|5QD,RHZN"4L&^7^,GG|7T#JJWX|QE;X|JLKZ\$OX/5;@|!.M<3^R\_Q|T:N  
MT^=Y=Y%L;WA:;M|6SF'VG0|D;X8:|0"^7X3N@?O \$ZYYW&2UM5POON/97-WD M?  
EJ6|WC.WRZU\*4V"D',5K\$W5%H91"(N0IE#@(.=I%\$>D\*\*;>4F6YMG8-@S8 M?".  
|;+A8;CE!8IE"2O)S00|= \_3\_3#%DFUAMA;;9+C@<@G9K6O'QZG+VXA6 M|QK  
G0W49ZZS"P|>|H6MB(^<<^P"S&|>L,HCC4W\*5T\_KW4|EW!1P6FE/R)  
M+RJ=JPNE)NF&7D2DB)/E3M05>%DC\$'"6 3S,\$L)26F:1|2J"JJ#:\$+13!;N(I%&!;Q(  
M,\$J0U\*@L2"#&:0 YIUAN8'(4'\$X7?#4D'INDH-6YT3!3@+UFO;=%V|">=%H\_  
MOOK|H|\_@UVM\_JN^@J)Y4W.|XHZJR@^\*|55F'^QM7;:%;Z3|=(FKIT\_SY9^J M @ZOM|



F9Z9YPAB-,YC@F\$. \$4 #S(-'69A!D-\$BX72Z:)?V!U9JB"X0D#)X4 M9P(T=(HC78=1A9N,8  
79.-+?%C\*B?BZ+ MR.:(W:1U3#6K;<^S19X076-+KCV^45TT\$4PW MXN=2LO1YB1?  
2DLHS>? \*\*218A!"I\_O\$D91DL.)5GX21)1&9D27GA9NB#< 4P  
M^'\_4X59WLP:/BC"8\*\K&O8T!0'Y<;XT.DT6V\_&MLQ-0,L>V/\*G-%BU D)% M('&\_:/GP(T  
FD\_P>6S;:ID63/4P.MEKRO&\*LEDG^T.BT  
M/O(X)O!^Wfy>)2JHUD=: -1UZ%\_2MM7CB::ME6I6KZ6VY9&NZNBF;1FCZPCZ\*XRAAE\$  
> M!/\*X22.(BTAPF 81"7B&0A88);D>(C#PTFQ(UKT)F!:-F%!"W\$YOB)J2&NW  
M%AT\$-5Z(IZ0YM@3ENYWE)W\_+;KV#PXZRZ\$X)U2ZWD|\_9+33&9|.KQ6JV>KE@  
M3,YGI4L:WY22Q/>99'A\*DXQ&491#G,8\$HH@QF\*.40T!","Y"PQ"M\$[16C@  
MA5>3!@WMB2X-PB5"H\*5OMOY.PG5\?'H\$P6X|NLMOO"Q-A3L2?"2'J%>G\_&&I  
M,\$|./H"-1607:C&SSLF)6Q\*CV\_\*2!-YPA-B0C!B\*@\H0ODD689@DF1\$!\$EH MVD;|  
(F!% ^F&8(\ZW'MP;,-6^TEKMQHM!;4/RC\HBZ0^UT"XP;,'Q1P)\_S|  
M)/^@MG;TR./0TRS\$'+!E7'\*.21%%JL;3)\*D11X7U\*J8J&%2 R\_\$0T'=3F?( M(X"9K4P\_-  
BM4%<\$0-2V#W\*B/\$+H|,'MOT^6!F\X%DXYS.VA;CK>AO-MKUHH? M(H1#+\*4Z+3|Q\*  
(\$HQ@ (8@|E7).(A\$%FG-%KPS0W9Q#6\_8,EX4 M\*J2.-FGDDBC@0G!J&?  
#KCKF9LA@60K<2)9?7\$V 4" \_SJ/K5.W;M@\_UBW'O!C M08SV%4CZ  
N6KNH@S'^-6#ND+UTY5D-X#NN8W6+?(L|RE|4%AR,@EUXZ1-R3-  
M>D#H?.TBSY,BZP\$R#\TB/27\$[KG^NOK1E."\_H+1ZR+\$3\_(J>?  
JX^H#EUL'OUR7\*@CCDV02S|7G4Y('G!5\$0,Q0!%&69S"/4PIS  
MC.7'44KRR"HZ:UAV!S|+R\*|9-G\*|C9,5.B|P=S.SV|\_T)\_PSIH>J?  
>;U5:FMPHL%GK|4LTX91|,<[/\$O#WW!4I;+!5^N\*|MF0Q:-LPSM\_\*M?  
UQO^A+=|EKEN-2>BT>:R.B4VGUPT-&20\$^\_)U4WW/OFLHU'6MBS|/-D-M>6 M7^\_  
Z8C>+.W4\$\*Z5RT\$4;WS:'N'"SV6/= 'G9;,,0S\$LOP"P|C42(0S|HABR-M<9\*@+  
M\$ZM1IM1|? Z\_NKR;C,TV=,&1Y^S&="224JV+0J?4V,H>\$U/MR6 MET=O&|6  
#MD)V'9D|9QB!VBOZ@<>WZU6>W)UGK;K?J|V(+5T\_#68?W;?@IW  
M',^O\*G43IV,WU3|2|W;G2+RIOT)\*8\*"I2F!@F8Q1#R7!UDA(IAR\$C&>"1'G MIK\CBP,?  
<\_ =Z5&C^ (U8W4(AT3\_#ZZ6L%|FCWC^')7S(\_KQG&0M%2#UB#: M=  
(GQA:MQL/X(^+I%Z'O|LMH\$X??\$XV#DO>NX8X7;|Y2|SV/?=Z2>5O3K#>;7 MQ9)4O-  
3G;'V)J|+|Y?E|/M/?QHNJXJLVR6P3LG\$CZBN1JOK=4,B7-T|JU;3  
M(\*2"|@Q!DH=\*)AC\_55P/S,, M/CN^CQ/#,7R>D|;@\$W#P\$#  
(A97M7J\_8BT=4:S^LW:@#;PVOW9(-5T"Q!;Y7\_P\$T9Z##FE0KJW6Y,'?76F)XVHD|"QV  
M:MD1N0%+%B=HR,5WXUH|ISP-MO!-OH((9J\_U\_:H)D&<>8IU\$  
XR27YBX/,EB0(H,!0AD7!2|8;M7>PR=S VNO  
M#>%7,3MN8'Y|3,\*CT7TDXW|K8@N|1N|HZ&O|)/\_E@;NV\*4=U#W%)OR3|.Y  
M3I5JA%9|59=\*DAWMS|C>X'\_>Y/Q\$E(0Q1P(\*D6&((DPA#L,'@KUR5  
M&=FQZU19@;&G0)7=^XZIELI&\_/ "V&WBG3IZB!T=J&.^ M'Y|PXD9W=I2,ZV(GG/V-  
SQZ?YA000,2/\_\*?Y="KC\_+8NSD^3P.>LB)(RC\_  
M"2\$\*F/PI#U,8YG&!,QJP(\$^GWW@Y6S)Y8"X-"V2^!|I%LEOQ; 8U7OV0'UOP-M@N5?\*)|  
PA|G"^4L!3\_-%H MYW,5:RA)@\$K)\_!?!+Q--W.4T18+A(\*>0\$Q) MQ"(.  
<1Q0&,: "HX#\$04B"YEMR)=?+\_1?7D5;|7M|0OF#\_5WT|S;J|J#@/?& MBG6H>7|3M+  
<5\$) 7T'VN\$1)H\*2=MG=ON<;DN2+^2HH)&5F5G--).0"LO: 0& M6F\* @1.X\$|A;  
'14^@KY?P|B#1NDOM|D/B Z?6N>','L;<-BU('V|62\_E\$| M  
JN:QIW6&T\$BY%E(88SD,1+)XR.D3 3R+!EF!"4!35\*KM'Y3P@.?)3|?7WRX M\_GS|  
<'UU#RZ^?@3W#S>7\_>7F|?K^|N|>UQ|E=P|=^\_7C\_|W;)FG"FN9K01  
M\$&C9|1@=#KIESH=(#+05UE>U.5.RX|:2LP1CIR\*={?N.501T+TW=.5-=6U9;  
MUPC!118B(F @I.Y C(:0\#" +\$UQE@<8I|%1L;J3E ;6%%NZ=8!"U<.O=!!@M M.W7@!0.  
H>|HOGU&\_BG1?&7<'Z0S;D;|\*7%W,N9/OF!/?>9S+Q\_#|CJM@!&FL M+/ZX8-  
\_5V: ^Z5.>|E?KC|5Q5.F?3 F-\$62Z/U5E<0\$3S#)\*"9&IQ!REE\*\$QR  
M9EIBW)SLT#=#L=Q\_N/|5.T+L/D|J(.A6DS8O:FV!XO%5/APVEG=B-1.@X0(H M-  
B:@960"MJR VP'!,B\_U/0QHCC6|\_8%G5;,,H'/#|;DMQAJM\$+>|? -V\*VPY0  
MJRTP4MTNYS/ZLHW^H3C)44 (+,\* 0"1X!#&+I&D4(9\$2QD0:69VD#I;6&UV M"-  
OV.ST(CIG|XT=D.VW8H3D!-57P>\_ -K|%.YD)Z+W^R0^A,U4T."7RX>,G! M-P:O3;)-  
B/^R++GRX7R2\_!S+B\_|.500I1!3'\$8QY0Q#'|@BY\_C&.8!Z\$#,9A  
MBB.11WD66VF"4;@>6\*G\_S59/E^MJM7SFY=?  
EHF6P#O: 7MS3Y3<^S4669Z&@4&X,0G59%A"G M\*8-APB(<)WF4D7"Z.EUJLQ<75AN  
0WW-Y0+.&KIMHM9/LP6L%&V5R7-Q?PG2  
M(#6|>NX'^,F#^C@PVBGOAB<5X@74T@0M6^!|R1=H&=-W|I#E;=,Y\_'H!-7^C  
MX&M|MA|'9|>C\_M!XVYS\_^^-TT!W08^BQO/H|>X"SP,UC-[N;P'BI7<2)|M;'NF#FD2I

D-8\$[4KE'D'(. 84A"%\$4")S\$\*W5\*% ? W\(&BF[H P=A,T=9A M\_G)[?VZ"7LAR06JO-5IQ  
%YUR\|C(Q\_#;E%3M,L;#@#^?9O1)6KYL5F"U!!^YZA\*E|D\, E|&^9(8'F\_--66;YFW  
M^<2=B953:9|;;%,WPSTWV"^LOA.!!/7%WGJQ?O|>3/'U3,;UL>.K&!/?^)PU  
M1;00GE6P^#2)\D2D.(1I(3!\$F,4PC|(-IC1\*1)S'),VQ780'XP2'CN+1-W9/  
MDJH6QY6N(T^QO+W6XT)I@^\_V2O8DCG\$<|1SG&0P\*584#X0B21\$2ZR'!.!\*(  
MH>EW7I+E.9#L\$NZ#I6?0(D:SE/(\$8H1T+B>&.!(")BF+.0JC/\$B1R2EVD"^?  
M\_8'UXO&QU-TDAON:%5%!XX!2E>Y:R'-';\*| M-GTT+',0|B|5(9>HF6'C|SODP^6J&-  
CTQ/#9MM5,3&|-7\$^0&|F5JYGPNTU= M#=#S=@5VVCR7R|<2A0\_?  
5N6|1%#BY\_ ^L.L=B;JG89JK|>"PY#+|WV\*8XJQ4>K|2/P.  
M'<:GL,|UIR>|S^N^MYFRTXE;|D'# M\_@1T!0!=""4 MP@0T0DR:/)36P::K08%->;#K!?  
C0F>.V+^ ^G=S?'QK|1|S;7 M;E|4|S;G-E|7,6?@H'|V%";&|N2.B6C'YSLJ6?  
MN\%|FB|GS^OD+?R:|G.99 MAEF((LA%&\$ (D-W68!S&%<9(&@=SG19%QTS;PKT8>>  
MN:)DW>WMJO&|KY  
  
CV;|\_@'WINCM>M;706J^Z7J\$J M2\ZT6MVQ,09>#!W2X!5MG1=K7H+N\*  
S'EXQ/!&QOJHV\$MRH<9R\*94YFXHP./ M5A3.1+QN"3BCY|V|SE?  
5:O:LVKN+C3=||.V" T.CQ6F"ER\$#)\*@\*""\*;\* + MFLM#\*LK2/\$L\*041FXX&V(3|PDJZK(KI>  
|!%FA&,A-/T(XAS&. XAH\$2D\_-/H>8  
MYT@BR3F/F9W\_>2@@"REO'HM,8|A;20\DNRO\*" +;\_9VD6|;PZL.EM2EL;/'@E/FSS|A+-;  
MMP|EKN.G.^55S&2ULG4.B^1DX>P9;C2|YK H76OFR%/VZ^3V^S<=XV&Z.MKG  
M!UX3M\_@%?\*\_ +2|UQ))\$S|2GU6'I3J,\_%|'LUL-1F9I0&T^%H|)\*X|02-H,.  
M|OU\_RW;W6|\_S-S={08U=O)/+I@UO;&RB3-J-B"<8HC22\_ ^3\*.\_@^B"-((9S1' M43(&CQ  
:U?0|+?!;0|\_@#;K'ZH:%9\_F09&\$ M)\$E@F!5R&0?R")X""""12P2';=9;K,;CY,;W#;<\$-2W.-  
\_DO"QKS|S=%I=,YI:LQZ&+2D/:WL,U\$|+2X3Q,;=8&,"?YVD1N^Y5CS^SN>S=6>  
MWT2>W\*NP4EW5276J\_()7S6\70JXLE83D\_AZFD!0I@CQ-\$ |\$RM+,KBBX+|X&5A|?  
UQQ@Q4.=G\$K6=7K,; \$D)W6N MJF5Q<&|38J9QS@\*TG7+2C7BW?\$W AN=-+%NW-  
^|\$\_%R\_R"?G6B&I>%UU0R|7 MSIQO\_JR/R)-F^I0P(-&=-"  
\_/!8F|PVQK|KEWO@:M|2Y;SAW:H|)V#O-6@: ML:M?  
JGS7ZP\"/O>'5@-2I++!5^NJ\_E+7!\$Y|&?H\*;>DY M-Y7;K\_?AF)!:.GHB|  
X|FE3@F3M=#U2C-\$36S\$KQCY>M M">  
()JA|UFDPD|UZ|Z2C1,|5Q, @'B<\$TGH|<=NYFT,1 ?UO\*,QJOJGC|J0A<\_ M9M4TXSBF  
2I@D"\$!48(H+\$BV|'IC(XZO<\_U%:X|;A-Q%|T""^T4L./6N?%H\_7BT\_\*=K^H  
M;L1OU6KQ^"%U(V|+|N\_EU3|7+Q= \_EJR2'|/KO>7WDOV|\_SUIMUK'<"U?  
M/JG+8Y6ETHG|P)4\*!OF-5|HI^+|\$)#M%EU,JC",5"W4R+#>|Q'L8'=&Y|Z@9UVS)P?  
|'MU1VXO/GRY>8KN/\_EXN|\*,I'D(%!F:|.+^ )87 M70U)%5Q;| ^| \$OP|2M.ZD;+YR0 |2&3?  
AXY2X.|D=)U|P3>7XN" |KHA!6:1SM M6P.00&Z\*0T02-I-C(^!|S|)=\_  
KMEM2^#XZ1X#LD;;R7ID;BQ&6KDI(VW(NPF  
M;\_.P|X=AT4&V%ZIZYY\$JR;|0GM;8(PR6NGC|\_EW\_ ^HKKYM-= '=4WW.T|GN\*IF  
M8D;KAJ|TJ.N0!\_Y@6.\* BIR'4IBC\*T@QB\$2;R)TQ%\$!\*4JX(\*YH7I/-GM7=  
M"J\_S%5@02H|KHK6/DJ?J|W6%)%|H|>"RCC)E:UTV5=6ZK7N,3X#F#Z|P#|LF  
MB)YGSVQ'/N.N1NW0^0PT.|TE1R(C.O|\_&&R5\$4DHC% 2P(TZE)!2Q4!GR0  
M9&%.XP(%L97/^VRMIP^WFOXOVUOZGMVES|%/NJ8C-X\_5JH114H7UUXMP2TN  
M;Z^W\_ |2HW62?B^|H^V|10\_6'UJ?@#|@BK-NT&7'F|PLGWD%K^HCVJWH^:B  
M\$PJD%97JU'.C/3BK.+|HS\$4EFI/ZHKVFVP?< B M\$J (JU9KD=0?  
&8,Y(BDDF.1!%.5!7%CE/|P;R0965YJ@M M\_DB8&4|TRRTI9 M@\*!2PADVBWEWF)DJR/?"  
|X#Q4HI\_J 5X'1?=/?"2%|!|KI&TCG28M'\$/'6F; MJHRZ)5PCL#12M<@J(. \*V.4"T8H-&  
|OJ1.K3"H 2, \_4;PWJ;3U|HS;N0:=YM| M-V(?VE7?'8.NL2ADM4VQ>9M\HQ\*,9XOUSSA%V>  
%OVY^4MK/\*NYFVQW95GHZH/B8JM;EMRD|'K/ MKW!D))H74@-!&GWS)G.RK1%1,1#  
(7")B">D/.'H))HFN;B|&7H+80?!|'9 M;J95B+A3%^ST!5)AL-%X M1|6NN|)XMK>J=LFT-  
4O5..9:C|! /;19Z|HC84\$ M|W;X),.  
| =TCC\$6WKFU+@RM=\_OF|W>;5:CE\_UUUS>ZN9H2CP\$D1@Y&%?;!Q3  
M"G.2^=!C02QY,;+0E/7TI"R3+ZT5Q>G5|16|O+J\_N+VXNP>75V?7/RX,KW|/ MXZ2WIW-  
BNYDC:XC8N" |A90,E&A0RYZ ;Z05>KDR82-M@Z!|2CJTWFQ"  
MMAGN.'U,TT8|FL;6<=<=C;NPV|AV9H|\_'+6,N5;'E^>H)SY19|\_M\$\*'4@VD0,IBP,  
A8\$G."C6Y;WHT^=\*AT6|Q;B3,M8WX'A..5OZUYAM?NVL:9 MWW(?L|#53?;|L<>|  
|3UFUL&-Z|\$/F;|F|/;.%XIX53^4UKS+7C!>STR,/&=^ M8/'0""^  
DBY+5(^D,HO:BU(=\*|L;D PFUE;|@^PMG7;K6TM0P|VLK6;5IS M8=/X=+|\*HNF2GL|?  
YY0M;;5|O7YF,J|T^; |7DA)5F.(H@B<4@4QT8"4^)'

M./22+/##P\$!M:DKZA8]\$.S>'AFG5^?@/\_/\*WR\_+|1>KIZ;!G'I+YS @F!S.  
/D6\KXEF\$WC/:L=|&6VVV!70'AMPO!+> M%G/>%.?\*V?<[VD+F)?  
|G|8\$;%4;8L9Y@FW;LP@D'&0H@2C\|C@\*8(I1A<0"E ME".SP^81\*8,?.CD!E5040-  
JK#.Y>|KISLI:YNC|P\*2L)KMAZO;>OWE8?7',NP')YJ&VQWMGA  
MHB.D0^Y+68>'G,;/FQSA;LR6 RV#PQI/7MQ;7(+NI)>VJP,.,+QAO;AVO(8= M\*&UY9;H:>  
/4Z4/S|=>C^+VVK9,5\*=X6?# 'N=U0|\_-\$66(DQK8C?F='^;K2TQ M^T8?N4Z9-+9LH-  
5(B\K8/8-Z%,9N1AJY+G;:/@,.,RV/T/. "%8.6?/,N&HG\$7,  
M)UZ<<,@CE\$ "4XQ!B&000S\_,DCEF2)IB(&?F\$G(&GSD9,+WJ5+29F%QH|++6|  
MO=B2K'2.W9=G9=^H8:A6ME(^DFUEW|0.PI6#CQOQYUT3|O\*,E^1MNE0IW<\_2  
M5V|: #9&(I3CS"/32%(EI26\*8DU BU84;VPC7  
M3D1KA:AJECHTW&R6|FP68L%6;F"1H.=UL?M-@G?YDLQL-B^W3+"YJR;?  
GB3|)XD3NZ\*2%"Z/;.U=9 MTBW;|\_PA^W1^6Q5G!:/SM4QEGE&\* Y2P""8\%|+HQRF-  
\$Z%&PM"3I.4>5QK M ^Y6K8%|G4A5!7;P5^6;"U#BWBC!^"K  
A"E":BH,^2O T<0AY,T0C5W)WX MEJ@S#@B|"9#?  
5.4UQ:>|282"^E/\_YV7)MA|PV^XX>KN^GT0IX@R2).-B0>\*R M5#;\*8)|BF"  
:,:\$VF>59CO|^K9(R?UT^X|GL,#@7RCZ+LTR.%U\*+ #WD+F.9) MP&2B:XHH1%GFP2P-  
8YB)W0!'F.6,<1-6F@^88^9D-/?R\$2!GE|O|=SM.P)> M|W P|QFNY2M?F"GX  
1L502UCF"C Y(8?9OK.I56;JN(H=T<0M| Y.K\$X4FK4 M XY;  
(/?/0XY|HFQY9JW|)V\$,0|0\*'8A&4T91)|@0B/,DA%DD&60QRIAADJ.. MU\*'C4!L=U-  
:AH<7 W%3<:R0Q|,!4,RSE&BG#,)4+D.O|P>@8|;HG3\*O,C^D-  
MHP/#R1XQ6@\_:.8^=XRJW7VL\_|-(T3)(&!5]\*RYVN&GD!S#Q4)8P\$@0X3\$Q< MQ1\$9  
SN&AD1K%W,.;T)W|>L^EM:\*KQ1&XQQM&T/29AU\$G:8N+^E&S|J'NF MS@,\*.?   
KWEW(M/<(W8<3T^NRR+C 4#F(;Z59TG5Y.O+I.8!YBL=@')!4S. TA MRY%/?#^6>;-  
ENQ!=A76F|-#J\*DU\*);J4C25-9D;|Q0#>\*N9VKIOF0V^\*K/  
MG\_ZCOI<09UNQAZM:\$|F#UKQ.CA0Z|8Y(YJWMX.^8SU?|&'O;2AFSX-W.FV|  
M4Z\$VD|JKMRLUK^Z4=F07HU%|HL5V!'Y/:O4\_#%9A\$.\$?)X%L30\$^<|B.)  
(WH!A'U)":!HYXF@7&\_7C;!Q# MW\$R|X:<<1L=3=E-  
\_GS5GCU.'D)>GEX7<%\*FLQAV3CJ0AKBB(Y3:|JE/O-R# MW,O\$8\_MNT9Z<|,\*?  
0.?)|;G0;U?DYA7'?1|H=W+\*KT|/S8O7&V!TK M7N>\$'6>=O%HM7U5-VJH|K8JS-  
7|\_MBK75ZOUW|A:| 57#TNIY&ZDZJ%|%LI9 MP# /LAC!\*\_..9V\*!Y(<2,AS#-  
XS3/\$Y)Z&3;J&O51E@R|Y/O?;.\*( \$V676;2 M\_ 3A,.,EVO\_I7>(V&<89C|,?-  
|.BM.5M6Y&VDM5).|DZ6:\_&Y-7@3^\_V=46)|M>5J|M.3,F7?H^FC|774^S  
|QNTPI|M&OZZ"#V8)YFN DS5.ZN3&^UU^N3LFSN/J|U|4 M-M)!\*<5/  
%Z+I:5<\_P7XX00EWL3WDXJDOVQ//Q.?#X-DXL5|'^^1AW;R1>BM  
M|UPM:OIJ;&|H"LA\$Y<\$!|W&>;(;YX4,ZI;ZS)VW^MT?MZV+(;(@<7.O/KO  
MY5\*LWRK&=;\_Z6JS^P8ISL2<7TV|64XJC/(EARG)9O!S&,|RL;G%'D>!'Z&\$ M)V:7"=JR!  
|P.'L17N\*)%>\*DJN1"J@0K|T 6#\*OF;L^U9%|\_.5|CFV)%6"G;\*|Z2) VS/,(P  
MC7,.49"E\$!/:8)I&89Q\$!4=,B\_1TQ Y|D)7"U-Q856PMJR5>@.>M=%,WHP6D  
MKH|Q#8^I@|G\*!SL%\*M(B"=I-T@6'L3\$9F?N0TOHR+|#!(A#QV"TM"18!T6  
M5%!'BD5#DFQ<|W-6S%^%6"H\$M)V=XS;+-WI0\%8%:C91O|XXL4HB"GD89H!  
MA%\$\$|PA1&%,>!)ACK%FGXUBO@?W.|;=O=Q?W|Y=7/X/K;^#|XO;RM^G|Y6|7  
M=XHU|>|B|\_?;R\_M+|<|OEU?  
3JS/YN>G/MQ<7/RZN|N^TR\_>|CS9T%0YN@:/SJY68:>M'D7CH"|%NP;SHUZ.7@0"#7J30<  
=|E/+VRSD-IR>YX0.?'RI81-ZKQ,.,|X,S^#=#\*FNS%V"8;HKC!W2FD M;VD|H\_XN|J>5"H-  
0=G:8ZYZJ|Y3-CZ+H| "@A9JSZTD+2DX5'CA;K\$IVO\_JQ M?)Z?STNRE|FFR| #9/=3+|O2  
"@5Y#72\_?Q)W2'|N+JY!%(;|8N7HDK@%6H9 M\$'IJH-0^|0< R&S.ZV(S2%Z@H?  
5V!\*\$:XX\_'%ZIO| #OZ4(/'C,^|\_9KL;9M. M;N8\$G&H37P>0QQ\*ZF\_\*4YBS/(#("TH0U&  
<8=TCKV/5!G8S%FW@7&/?>8K| M0\$3-\_%) +7N WLT;BN|=B7\*PWP!O2/M)^X)NR.|4.|<:  
<'&+00+D"= >UO+\$ . MN0/AU#CG#B7!;,@->T4EO1JUM=G;|J#CV6<1;E,  
K|3)QT/7'(16D.X|A/@|BC M'N>FV>U=, @=8;3& Q/|DKTN\_5S)WZ08G|M8UWETG?\*  
M&S=/7M?|@QOX|0?-+P\*^R3&GY36\_\*8J\_%1=+>LTO\_KE^F\_XA#B0\_%|LUO5RJ MWY3?  
%O2W%^,MK0?|6F!&;NY\$VL&NX\*>:K OR-X0)76.&>G=PFYUS>)(A=%N  
M8MQ"UKRL<3RRW=|VAA4R2T)|XZ0B-73V0L9"2@-H1>&\$13|LQOF./6AEX:\$  
MX31!:#?B|\_\*0.;1GWFI@ME0304MOO^88 T/OMA4.=MO7RZ78 |S4\$7UG7L?" M7D>;-  
AV)HVL;#"#8W|B9/&KG|YP^3A=4OD?N;R|BFV|NA6<8;|B.(T#R#!  
M<2C.NCZ".4LX|!" +8\_I.PJE5K^I: %B4.@.S=B;+PC9Z(O=U278@S'OF,Q M'|  
B1/SPL+XH%\*'-  
|&FM'0U^|J30@=^'AT\*5=P\$A7,/+/FIZ6FH5LCQIE%YU|/|1X@=BC)KR+N1|\_A'%X|5Z<(TI

M>G/=<8KV#U6# F7GH@WZ^EJMT8TE)HMG=MVH142E?5:LQ^D+<5KI: 390  
M"^\VV1 :&E@+EJZ6P7J]#F/DKRN:S/^(M+VX>O4G@ZD5=7^9!X&4XC2"BC\$D  
M8P)QD"=B5QGD\*<[#+(JXSJHRV. #:QN5.\*#D@4J@GE,YBD.[S^AKG9E+,#!,  
M>Q\*W6=!R0A./5=-3\_&4W\*X|.LJD:S-C,Z=:/I/K/J.BS3EGXLOZ-%]\*L3[Z/D.N.D(SL%/-  
ZA/D-%9&MR-.8')!9W\*(D%Y-I.UE2B<&?:!83@OX MB(N73G-/7.=T/I>##+O:P^XN2'=?  
9Y1G<43S\$&:R>0F\*J0?3F&80(X)Q|".6 MAL28#/NDN(&JP\_7I+Q>WH,H%M\*"I  
I/HV2WI|UF4|XZS=?GE&8VWVW!TUYU6 MNJ2I/BUL?+KK3L./TEUW/V69\$%%Q1I;?  
5L5U,7^8+RN: 26I\$5^51UDM=|U5\_M|=PO:\$KA.09SU@BCN\9I'WQ!^(I@ZE/8QBF.E/  
M-=21&5%|=ZXEUBV.ZX6ZG@L9#\$2|U(N:DE3"U 11'M\$W"E5UM!.,@%=J26SM,  
MQ>@!B\*O<#!L5QDW6Z\_20?9&G|\$&|QZ|:P!9-ZZ^9: "(>#%+.99XJT?  
C(((\$9Y@3R\*\$4)S?R4>%I7\_2Z5&CHOK%B|SDLY(0\_-1\_6X?:T"XAHE%'B  
MA9"&.8,"SPCS,LXR@=K|^SD%5A5GNQ>PI><+1F?KW\ZTK4;#MOX M^/1K"  
<(P"\$B20)3%KK40G\$\*<|AA2+||8"1.&O42LJNM/|DJVB\_|Z7WE.Z"WZ M8W\_/S38!YAV?  
&|V=0:TF^+)11\*/%CU6Q?L\_/|'LF\_V-XJ\$Z%|KWPR1FB,M|@R?.15S2 M><<\$TB!\_.2!  
PGV)?;P\$S%S|X,E7I WY\U6>B,|5/I+L"AC.QY0J8P"JE"Z,AD@SQ6=  
I\*PNG:4V@^'6OD@,BX;IW;)41/:3W\*H"-KJ\_2IDF MM5MG8GY?Y+33<09\$T"X;1P=)=W4-  
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\*\*=V^\|0=K%'/NDERCV|BH=TS!!G|)K|N|J=EU6WV|\*4HQ,SX-B|)7LB?S\_R0  
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(LE#|5\$("?(>F3S\*NTLY.RIZ575GN6A<1O\_Q.">/LE?AZYR""?4BYY(D MZ3'D837  
V|K'.#\$1C9\_9>IA:DT%(6LT!&|CG!+|T5ZG\_O-S|,U@FT(K8U\_M>  
H8K/Z0?:C\$OW=))K.,^E%.@Q"&/J8012@7+BC.8,QCCQ(>(.8')G|(1HFA MTQ8V0@|3X28  
;VGL9H|Y( MA7,9LK)'Q5F\$RD\*%D0-2|B =Q|ZC&4>;MK\$N/;3|/=Z,/&0!C2),/0"EE1;  
M\*4Q|!#U/N\*|DH#|W/-U@DH(@1W6'7ED|&6A:(MW9:P|DKZJT89<,62|J&XO  
M.%&;K)|EL\$|^5UV>2PN, &T%J/8 M|=,7(I^\$E6.S(XB8M+VR!4D\_EN,> M+,M(C3O0C.  
(P90:~CK)HCC-: #,7,KF:\$Q(!)|V;8Q>H?K#AG8LABVV5PAGTO MSJ.0P"3W0H@2%D  
<9^)O?I(F&-\$X8;H4=4<%#.P|\*YF0\*J&RV6<==<==OOGS  
E5;MCJ7B8K&C+\$|CTVL"^XN;@&2EP\_8MAJ6|M|04|SS=R G85&  
M""8G;+&B\*|D?:S1FDA-&-\$E(3GW\$|C9F%|)(JOPE-JNE75O-/O\$|6S\_L.X=< M%P|X.?  
|O|=K\*&-/6BP\*S|MI46\_T\_\*LY=R M+7Q/,0'YNZ5:GE|(K8|,C|LH;G8+8X>|WC7,X&B:S?  
V=.A6);KWS.=\_!N5\$( M-#5R=P'3"P|'-  
S|V.HQZ!|=,|IOT|F'Z#&1|1KE;+^;NLK"E|G9>KXDWL(MHB-VF7FY1D\*  
(=V:|JG'"&@|VQPA|X/D\_.%E|S\$GSQGM3X|UWM"RH7'NT/O| ML\$5CLS0(24  
|/#D3+@HEE,(A3WP89&\$>)-Q+::)U16PJ>&B\_Y;TZ^="A2,  
M5\_SEN+YKR\$#7L1(NS:\*M.EFRJL(9OT|+>.:!+4^RGK+8Z'= R?'Z(R/RIE,=9  
M2OP|CE@D-E:1I'8.(ICF 84D3\$.O|OX'8^4!3NI&>T.LNK\$/# M;K;N23G\*Y<&"NAI  
N845)\*3BKQB9)\*NH\_R2ROI',UN3?Z\*E\_ ^X8\7K7-8? M;)A|XB0FLBUFFE,&41 CF\*(XA2\$)  
<>""%64QBHRZ91V0,'?P4\$N4!4DEF M|E+#+<#\$|AHV>:^EIL9G?D,+ 5MH  
\_6|K'\$TV8|)&'4FMYBX/TW;/NJFY|(L M2L5.P:<)C-.454R->1Z\*/P+\*(N\*Q-/",MF/I\_H9.W-  
KOG-2O/Y)E"Z3A)ES# MON\_M|O5N2^1XGAT,\_Z'-A4|-L).?Z|'R0\$8S";(EJ4XT%8W<#  
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<0T88SPF+Q;I( M3.B4^BID-'W-F92J.'K5NI(TM:QC A-  
P4S"XQG|:|)%3H|QK|TW,"8X)JYC>I&  
M|UJ|24|^""U^VE|628T%"!7.H\*FDO\*RK5+3<0,'!X"Y;/01YWQFT X\_|H MFP@7X|I@-  
|J50:1K\_G.!\*3M;X+\*|7ZF| K|G+--0,;&%LT<5\*|(85=F4JHOM M27\_@M>KF>|WW+R-W)  
|09B0,499\$'0R8;K?@IAJD?'S"-4/Y?V/BZO| M.S"!.@=GUU?  
WEU<\_7UR=75X81F|-8=5S7L.:9>:S&GI4.>9-389ONVD'@R// M9"A\5(=D|AR^'|I(  
M9:2&/2YF8>BUNWE;:AFZS'!2,|G|+?<\$C)YD<=K0 M8TD4+9^VWQ^LEG=K,=7K-  
"/Q1F)0P0#WR<0Q:\$/?R# MYF74/QA6|\_7/>:E;0MUX9.#)4DO29.7;-  
Z=|>O2PQ&Q2U\$+\$6B3\$.)@-)Q2W M\*H=NCC-:\*?01Y9MET,=^;?Z|%B?  
5A|62W3\*R>F7%V\_D+NU\_5'0VO^<62K|3+ MDKM, ^H @R\$'GA>U)F"C"J\_O\*D\*|:?  
\*YXJ"AS|28;+ \$O.Y9-A|NAM\$GMY 9 MS58+ \*QFLXF,W4D?  
7IB!6GTH|MC#U\*#S08UHT&:^Q@+2+!E#F| <9@12'F>R/9O<9+J M=M|TJ:0" 5.J\_L9J/-  
MINB=AC6Y@!|&F\$G8<8 MW6Q9HVP^NO \*K-INQ.@A^7#S|7JC\_6CS&W#R|=9'L<^1;  
(Q\$ I2B\*(|@9E/ M\$P81B'S(@^E6JGN'7(&7G@JR6  
C&E2R02U+1^<'6CRMZL6!D+>O09%|J/?ZSXCH6CD3EKFY\_)4M&1<\_E|U; MFX/<2;:!

IOH>TUV.:O//2%FY#K==F./ZW4[F/]\\$WZS3:R^8<+OK-JVS.PH M08R1((8ISD.  
(6"IF;\$1#U?6\$.S\F8:S;YN2TE(&GZTXP>\*XDVU!NMH#4>>'L MQG2SF=JPNA9JP!??  
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M+US^\_%5Q0ZX+E3WQ!DJ5@\_5EO@2E,N4GP\V(S6O0W\*D,:W=+D;\*@TJ@9#%5  
M\N\$=C6:E+E!:RC9\$LIN4 ?E\_V=LLP\|83J4^9.)E0\$1E.TR\*&8P\+R(H2+W8UZIP  
M.2EAG'A,+10HJ4"(-8W\$[.B&X\I8:U5\|57?4(NXRPEC>D1<|D<<.=9RPJ##  
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9;&.UHB3>1/.K\*:@')\_H)N,X2E@SDD&3C>C):5MZO%00SH#US0&4-)G,F> M)5G@J:X-  
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MF"O'NBLDURRDZ\YI8)\DF=%\_GDYOP\*8VIZ&#?I6\$!B#MGL4\|F8>I T&Q\7S  
M9J9:53\H#:#1:T8.^J^8A&IR+\$\*.-Y\#-&,HAX M'L#,\SGDW"63%?T;LU+C1\?W0+-  
OF6\XO7\_L)O6\7G\&&^7,JU M<\5!-9PAIVHWDCA.@XC\|  
8PDS2\*2/.XX21G,PCA//9I1<9:LD;Q8:EY+#X'C M1K@YBFQ)\1/:U?F%A\$S \_REDPUHX5-  
(GS0W79->SR2%GK+:YKEAANP6.R\_NJ M#<  
!LZO^DU;:HQN VNF\*KZ>N#ZM\+UB\XL7B3U\|D&):8=PXRP+9+|G\*\_ \$ \_Z:O MK)  
E\*>^|\_M?J \*F/<55I%T9:FR57\COE-PA8\|KTK'9=LO4.O:8^R4=  
(\_7ZV+\*GXM^DAIWV4@6>R\$@|NYT\BBS,:0@7P-MX^KF4E)ER,\*D0K:BW^ ^R'B1<  
"K)5NNSU= />+Z<,>Z1""\$\*O3AD\$6!!W,:9A\$A,=IE.?, MK( +42E#AU\*53+  
5"GZOQ!K>B1X'2&JSW=MLLOEK;K'Q\_KG5(D=;YN,R1MTE  
MMYJYOS%N\_W"OB(@,X9;K0F7K\*4X>%E&?48Y@XF\$.D>=1F.9A!),DBGTO8CC6  
M:T#0(6>>:, H1QBEC>9SP/M4:X\|MWEW\ M+\*EVP>W%S?6MY-E5G+NW%\|]=7/UZ  
2ZOOEW?\_IC>7UY?|:OBL\*?:=0R1V40 \_MK.T8G%?7P-Z!:CX^G\$'7 (\*N2I  
AN'(W7K05U6+ ^KI#?2.S=A;|84I8FD&6RN9N%\*4RYA#"D!,?9P1%(35J\N9: M02,'9-  
|LK;J85:J6X\_-+0W\X"|@9T\|FPD0BFT^|H\_;&V6+|N2.WYZ>\$ \_O(  
M=V+F\?:1GX!:&4D25ZD#:GW>YX=7\|FN-2\KA86!T1E;L6+V1:8Z' M?  
>0('D@.:;D(U4;ZZ\JHZ;44\K<%\*O7>2E4^+8J9\$|<&2.9I5&2>3)-C42) M|-  
:889B&B2^V@12S' 6,^+F)MS83\| OECYV7BNT\;593>SGC38JGX\4X;V% M2JLQ9\_?  
K1.2&PE:\*V)4GFR H9F+<8.,15M1^ZH- M')>U@|XJX-Z+=!OKV'.T"/P0;|J\$-P"D/H?  
&DF5<,+UBA.L0L&"|S-X-2% UI6Y";E#">>ATF6(PPS)!GD1BA(2A 3S  
M5.>^RD+VP/=69R\_E6H!:3\$ "NM(%4J:-F"\*GU <^URGHNP;@=M\Q,&QF3J02  
M#ROY\$U#K)8\IUU1'W>|K\N(-CDT-^SN9'JBT>1LQ;:/3B'\_MO(R-Q%'<30\H M-GZGSQ  
6.2%4\|L5%1/R@M=CM\|JZ:2%=PV=&:\*5#X0"7UY\_:MSL&B2%=,+1 M\B"<(V'F\$MI &"  
(K1-=2N\20SM"RPW1-?1=>HCV0\9L1J;-?W=-?W^LA \*/M>/EM\_MK>T-L\,IQDB0<1C\4?  
C&\*8AQZ&<1Z% 0LC0JE6#=#\HV@|L6VZ\*^6JX M=NL6+Z?="7TZR\*V"\3;-  
U9L=U:4A0%H"I"GVK=4\_X/5JTTY\KM=L1U \_UR5ZW M"2\_6>/'?Y-  
<:086Q>+K&0\|!|S6B4(ON/1N55/?J>ZE0=1XHNXZQG\$5Y1AF! M0493B&+NP2SD\*  
(:/\*BGREU:|5@|3J\4QNVMO;3WZ UC#7V MG8OS.'B:++;H-G8!4"BBM)O4E0EG?  
(I15AY=CUPBC0&O09&<,B&U\Z@P&M5D? MG;X0M;3-L1YZO"XY?:U \_UQ2G\IV  
:6;8L596:I#YC?&A+G>4\|S/(59SG.( M4.#!%'L93)GP \_ESR/XFG#?(9\|P4,?  
M#:B0,E\*U\GQ#0;YN3"2&27B=|@;>\*(U1 (ETZZ(I@,SO97-(1)FT\|8!'MZ  
MP7;37%,\*GI#V,32"|:?:I\|L>,R\OT)% ,5W>KZ;DGR \_S@MVRAY>%?'|OTP>V  
M)'-6\*I9OL4--,RS62>B3D(H%%&4P\^1L#Q\*2HB"F,DT7-\$5K?=? MTYC?6VQAQ<|?  
<=5XN^(J%W\IMAH!7\*NDWYY %|G.>P>G0-GM?6L-Y\$UNK0/8 M\*0\$V6@"EAGN\$|LY#  
( "497,)X@9-7LPM/UTZP?=@49K!&%H6;MA.FCMH<- MF5I6/\*^\*73.K,TFY4KR=K2B;X8  
CPB+9UM9/(.)I G\I/(.(Y10E),P-CM\|  
MM,H;YSCR3H6ZAQZ0')^5(D\J8GI\*:8=1\|CB#!RK8W9')!5?  
VETE;K=JN\R161!G29IG'\*8D#2\\*(Q\B+TNA."&% M09QB%H9:Z9\_Z(@=V  
4H\|L.T \_M\_V"JP+!Y=,DX?+ \$2\8Y-;:P<0(5\*,QS> M(&|72&LS/DCI&^OH+\*4A<-3CE#X  
^R;D MK?ISEYD84C\_(8A9"+TECB'P\_A2FEL@S9BW  
64IS'1EA+794IV\$\*QK\K,'|>61.'O3N M5U%VCM\_\*&URNSU\_8#\_:4LV\*68X23-  
P(4D(48@PS%\_@X0\$#&5AY\$4)Z=FY MX93L@=U(Z,\$H U)\|H8+)|'3O) =!A,S%|)C/\*I9  
4)/5H\4\$ &I!1\J@-|K M189MJ\|E\_G"|"%\$Y\*\_N@&"EV0:'1-  
Z\|S"0%KDOJ#3HKAL%T2T/>/S7P M/%> W %@MG,W\|C\_?6=\_W2W#\_>99QT)7+  
(MHL:E#|0P^H W4.<9 MZWF\5ONQJOTGC8(@#&D&QJG\$&,  
(,Z"\$9I@D(>Q9@AHSOY\|/W@T)ZEE@8:STM-VVRFX1\$3W\$V\YN!C3\4CAAV97,



<^9;^7OF/DI5#LC]-7 M/%^HB\_15<8<7():))7L.UHS.IV%#G&8,X3B\*8A""V\_BQ-/=,M-  
10Z@@>>@EO!D\*!6 K1H-QJ!9X7C#Z('20N 5DM%@+W B\_-IA:.OOLEW# M9K'5WJDP  
>|AE&K(!?=&\$;<[A/3'6Z|M<2.OO/8!MSH^9Z)QXU|QV|% M^<+6Y\*WNFF\$QR,N-  
N0\$IFGH"<\_B<8A)))9P'J5!D&'Q S/R\_FZ9 SN59N|M  
M5K)EHPT=!#500MWB8N8U+"&Q3TKN-M)U8G\*+Q(I)3NZ&X&2"LL:CEHUU<"\$;  
M9)8WK+A[Q 63R<\_D^WS)+L6>HP%&(E)SS.8>DD,D<=BF"9>"BD-|S%F;R^  
M,^JPTRIN8#>P\$0Z\$=\*\$#3U0J/IF 7/6C>5HM\*VX%>;=,%B\_JROG^CU5-N/"#  
MK1|7%/PN|05\*8=,F/>U@Z|D-=O":>8PQT3-O^\*,%BJO./^W"QFT!I&7X02\@  
MO:?,&1QEV|758DY51J :K%X2XS##64H8S\*\*(0T3|'.9^P&%(\$ Z#\*\$EC3RL=  
MITW(X\*DW#; '5-JAP#J&\*4/OL=V6WV9RW,MF(\*;' +IAZ4B">"HW|L,NX)LEA  
MYV>M: ^()8U15XLN30#471PHF<\_ \$8K?I-S\$B>^"\$G%'HH'L1^G^00YUDD\_J Y  
M)GZ.0FYTD| M\_-+.5=PI+\*T)WB  
M>B\_5W8)4T:C.O@ME0<7=+79FD\_T|;'2^., "I\*^B;4|==R8.|DOI51|Z0|!^| "Y+BHQ\$V  
M|V""Z?.V&H-:9;#1>:+H|X|0^SU\_WA&.O G8J#|H|H|= (?+\$W2@XT=G%+J#  
M62/WT\*\$P\TK\*L\_GZ;2JV/:K6+\_"&N8|@2Q\$/D1)%L",H!1BGX0895D6(2T'  
MO#\_PT\$(QS:V\*\$|)-%H5XC'UF^6& M1W\_OL,%AHRU7=S>|'&,6AUX "4LX1)@2B  
F/90B6Q'\$2XI!D/7H9FNAB-.&& M;5OX%8M""9-,0|\*)H572H\_T|T=O&C(2TF2-  
PTHQPL/:#-A@-TVG02)./;"IH M  
UE' T"K(=W%AO\Z7S\_ ^NESEDGU0|F0NE|O:UG@\*?"9+^;JLNI6AJTEEV-%  
MG".UOA.Z+=0 Y4QV?.\$^R\*(|OR#Y>/1+B=F?|;97X|!#3#W7|(G4%3:5!I#=#ZK+9-  
F:L4KPJJ) MUDMKO#XG@7)WZ X86W>@Y(>'X|T!K1|!=RC-  
SM/\_C.>J@>/ULKH|5%7|TR7| M+G1DYPH.&3PP<| \$=V.JY6@=06;E,\*1=|D9)\_DF!L8@\_5  
X<\$ MK%+ G=?3,|21|^H0-JH7TC-  
|WYMH/F7G%7Y=|D/X0|B"7A%N\$4(^F&6L997%1NW,0( M|')+UU43#'S?  
9081\$H=)%)\$ "8X\$P6:W N=E0RPSIG28(1|7&BQ9/>2XN!W>KQ MT-N..N.  
|:=:D'>36X4VW0+H(7YIAZ"(J8\_!<\$%T^HBH#Y-&D-!@,#07 MM8DZWN  
Y06+K69)Z'LMX""TL3G@H"W\*9VTVA|%,AIQZF(^.|FVW3  
M^&9UM5I/Z>I9W7<8=J'6'G#PN:KT !L6GXTVZDI!|;+1%\_ \$X\$)J! M6C5|SB)JU-KG\6"  
FICS.(/!+ #S"<93'(OYU\*2)2:|)70%CS.+>ZFJX1B-M%^\$OQ7\*^?  
I'E2\$SH|)%R%R,L57\_ ^!"Z:FC=@:B;?G^BTO|8'6VQNX P:U?DXGU  
MKF7"3KK|G&Y=2UVE='?\*&S>C6|?|@X1N|0=|!O>K8--W|LH6?GV|AG'FQ;XD  
M7DIQ"%%\_,R2", \$H|1\$+X|#+<[N"IT-9 V|TE"C@6P;5CT"C>8O@QF##NX)&  
M>+N2.P&U\_4/PE";Z#K&?\$32QP2\*3YM|,MK;|L@H|1CW?ZQV6<6|=.(33;EG  
MA&:8I7X.0TX2L5U(8X@|X0:H^"/Q8T82;-0H=5!M!\_8A|@LY:'V&X;NQOLC|  
M&,1=7'AVUFL(|=\_7:S3J-\$"NC#A6P0%AA1MV<|, 8>AKAH!^L>|HX%'99" M>  
|+O7?,S7#Y^6ZS^\*\*=YN2XP6<^2&">\$B'T=)AD3^|HT@%F:4QAE0>QS+PE3  
M9,JJ>5+8P\$YYQUXG^22%<\*D@|HW|FV|^H|AIN=Q7:%AYC|!&'/Z|=BH6N6  
MOV.B/H;SK|7HDPR;<|X\*5?9;C"OV'K|?8U1O&.RV9X,4IA1H(8)HP@  
M3K,H3U\*C>;XA<^#IKE=^TJO(Y"B2>C/?;3YF#L"Z:\*3>%E6U!;H;|D4!\_\$>  
M:B@-4S9R5.)'EH>T0=!1!M+ZZ. GRNE">#19X\_5M5534P3()<5M)'A\*?9H@&  
M,\$IY!%\$DJ4@3SF&;1Y+DC|,?;-LC/-!O92|H\*N;K"C8@?HSH^%|J<^@BX MU50E<:  
;LXE+9#R|1UT-P\_%=AUZ?|02G|V>/TYJF@'XQ.C'VKIV"V|JGKRJ M;:N: MP-L%X5J0-  
(O"|02F7QA.NJR=|&H?IJ@3'?4L-S?6<22N1>"A.\*Z 3@5B|X MTD7#I\*I;0!8%>9P@!M,  
<8XADO55.94<4|@4\$18'/S0HLCL@8^HZ&/#+ZLJD8 M6CY,<83V.L\$5-  
JU5CB&F.YAK1<.AKKJ2:\$?>=T!%1W7BPP.^OQ;,-  
\$R38#W73O54AKVTOET+"D|+HZUO| MRWJ/2'F,. U@3,"\$? \$"F\$9,\_"\$'\*?8|&B":&  
7TS'48<0|9BP5;I4|!#\*T4Z MO\_F\$7;@&1D<%E;|+:D|1,UCB?:8N  
HQ6F@P;N31'J\*#@&2/H7KFEU:A M. TGLYE'\$6ZYC;|;US J-  
\_EBAU\_MY'>)>V\*5VWZDOMB= M\_H\$+>O'/E\_GZK7\$KITX\*|X|X>?TLARB%\*;  
(0F|&\_LOG#H\_CO|)45^('|+(9>  
MG^,UV)SNUHLQ\$E!CCICH<=PG".8>S2\$"\$413/T|@6\*OGL2(Q:E8HXR VZ)\_+  
MOH'7LHTJL-8%\*&6@U\*:Q:|GN|S|7@KIGB,^E|8#G\$VD%5&: IJG-Y"5U,FE| MKK87\*  
(,GH#+YW0U|=1VU%E:#VNP)V|H^ 103P;0O&=C|G@V35/DY7ZRK0|8G MLV|<  
|PG,\_|4X?"3JFFW =AOE;N|J9-AH!|XO6FI\*XF4OXEST?UCL7IY>+QG M2YE\_7TZ?  
Y,'XOR08Y7H6D2P,@BR'6<#,8>98JOH9PQ.BVU>CMVY^&.!FJYY6T^ZM+D J,P&U  
MHF|5!AR1X35U.+P3FVUQ#MS|6BUC&Y)X51\$5@=I\*X'ON5K)|H':T#KG5;=15 M9!!8H|>  
8838>?#&E8>Z|;CX|YF1\*N7LJ2|!IEB<@2\_"M;Y)-|R|ZL:@.DY2|H7QY1^IY\$#?<  
P=SW/9@\$%\$=>E'I!9%2T M:\*W)P|/\_V;,>|BK3'FVWAZ=>&



YP4&I2X329(+8GHB'<36^P1C[J'.KQ\*8\U M)^&R/<\*<'M#.Y=VR-  
9XO&=UXU"DA+T\OLi\*6GC,^)W.Q9Z%>R"A-81QC E&&  
M\$AY\*4YXGV&C/TBUR8">V40"P6@,SOZ4\F9Z#<@N\$F2?:8K#=#SGQIMB>U--  
'6,'HV^L(T^B(7!4EZ\$/P+YO,'C2S@F [0%1@9!PL(X3".Y\$J@2A.4(L'OE5##P\DI  
M8/2F=C\SS::Rj:7&4->T.8ZFZA\$!HTI-TP;N3\663UIF?+PV/U=MT/I\BP\9RM4?  
=%V^YWQ)XE1S\*B/-(0.G>?WZ\W-JXL? M%U?  
WT^\_@/\_+/N\OUW: ^W% ^#Z&SB;WOT"OGV\_BN XO/IV??MC>G\Y??6\_#=#,D  
M=F\JNP3\*;W\$WL.X8DL%%@F\*\*^@<6N(NTZ(L<-?QN!\$88XS,3VW0L1EU>.U#/\*  
M+>Z0-[ "WJ\*6K^"!^)Q^P2@'#MH8=Z.EY!H>8F#F%)ASO18.+ #CC,>QKJ&>FJ  
MJ6&'M'&f&NJ9?M#64/,Q\Y8:JP6=%L7N:F#Z\\*#N#:9/:JTF&BU##'UU^/!0 MJ"K:W:67?  
EN,-LO;)ZM#H\TFZ:,EQ3O:LIT.X @>,D?BI:77H%'3"PVCK=I<  
MM(T\6F,+ #>.:K2QT/FX^'2\_ ^N7Z;\_E'0.31H4-V55J12GTK M&\7\*FI=?  
I^SMGGP\336;=">M=!B [S#\*:E(=&V^TR=1B3',2M7W,;:/+@/V>- MOG#%ZJ'  
3^(-JJAOM11+9Y6/HS(Y?[\#UXXJ\*W,\*,T+|OIPHY&&6(A@0/Q9; MVSB  
.8E3B%GF!9@FH9J\$;T\TF?H(W.3CN7RE\_LS,-JK3F+70'?/NL\_ \$XS M+I'3#M3J27\*-  
G8\*@J2&H5)R 6DF30K5!P\*,  
M4^7\I9\_\*O7M9Z"D7\TK(\*\$N"8T0V2XCK85UV/'Y'G'&\_ ^H4M:!\V'G9'4RWT6 MA!#%)  
((H2U.8)QZ3\_ %\$1IY1ER<5S%6G-8B7^"1Z% M>\$5=LUM@)!\_SWB]+K'N"LP9?[QYF2\$C-  
%I;C\\*! '5\$ \$"2ZG.-N=CZ,I'W5, MVOBX1?Q'L\5J@:/7\EACG)YD%  
(VTU;\_UX^\_+E=YR0HEORJNETV7A6\*+N=+A MJEWILJIZ\_AG/EY(KZ+)F&+M(QAYF?"-  
J'L0=S>9V<9B&+,Y)3 M'C,K@HJQ+1G8B5XV"-M6JE:3O\*,JPC<+  
DI1G\_KFD\W7^%=&GK01N)=,Z%? MUHV!HET;+HOWEBE'7\D&E'&334\#:6!-'  
>:WY5.FKD!&# ^ZG6Y9L48W8Z/M8:J\$(H#(U('G6A7) M0,"W6U6\U<-LA3\*  
5F)\&08PLS5 8J72+&X:6'V1B@B'\_1/8;?"GW:@9.VES M!QY50/H\H!7WZ=?O%\_#;J2V\  
MFWZ\_ '<79\>7MY?7MR9\1 &>U5Z^XGA )L U.2!;YJM2"3O'9;.^BA&JHK  
MB\_Q\$K3K89ITHY7\".\_7\IX-0\*PX-LJ\_=SF\JCKH?&AKL\_=W3X\LEP-B.S"Q  
M)4AZA84;PPC A-\*>)'Z\$ L#RPZ M4NE)UW(2O;M2G;V4:W%0+B8@5SI  
RO""%V&W\$=>4-VQ5R;+LNN\$. (JE 8E1#%/J<>%T&(YX0F,,8IB+^4)  
MHT\$?J5XHL4#3:R^Y\ ' %.SXNXAD;+Y;"I& MIG+T;PO\,L#E"8H2&\$>\$B9\&V4PBW\$(?  
3^F4>:Q'\$5:JP4'(P=)MK( E\*8 MGG\ZM+I=T\_2RR3 VK&>.JL0\_J7I+I%<I4U>I9?  
=I#T<:93I=J\* S40Z\_0%+ M\$BI<%&\JJ5J6A#!:1>2WVYU=%\*&^+I\H92F,Y9T(OPA  
1,84P#A.81\Y&0121 M) B-&\*K,Y \O3;:="4F.(%2;IT? \$"SN;I1X\$B3.?  
RG>3;+7M0G!S+J15^8K,PCGV<^CY\$OG A\*\$62EY\_',\$O3 M-\$M#S\I"107XF("!'44E\$NOD  
BE4?ST^BDGWLMS74K,9;VBDT2K=9HG58GUT MP-  
'6\#9SFDMWZ^=LN>QR\7&QBU;\$E/FZ7ET0OLCC80QI&HN%VF,^3,7\*#7D<  
MATF0)SEA1E22Q\4,/,V:0L%RM38-I9\_1F\_E\6^QV71\9ZQ\*0G\*\_KK;Y(Q6  
M\JB0D8GDV@PH(YK\_72OHN?FR?:&%J?LC#A;HW7+V5-;J2((BS%\$',D6I0  
M@6&>1CX4\*R1#<>3YW,LLRITU1 \O8\_ =\_H"&\*J#2Q9(HU@!AS1C.(+@9!EY<  
M069;QFQ@O=L"9AW!'U&Z; # (B:)EDQ\$LFV@0(O?OY0U^DI&(Z9\*JBIQX^%M-  
7LNSW( #R)Q7(>\$!I'D5\ P#=(<\$A1@+O;=C/M&OD9;M!78\4>X+E21(6:  
MJHK@Q4X)PV89VJCJ^9=JL#\*10WPI-Q\8\*VX7:56JTC  
MCU>MI6/@NXHMK0A.\$\5S'4+B9>9&-%F"KOM;+"\$U^ CM=P)>--@XIED'&B3  
M:8)IC'MUX#XJ=FB/H\2\B^6CO-&1NO1LQ'T<.TV/XAP10UJRI"%W%42L89)\* MC-  
&5N\7NH3IS'Q?ZL=VY6X'H\I-#=#\_K0E9+5\_'Y6>21 M/""#)X.,IA!1CT',4PRJE!-  
,\$8GS6\*O+;!\E!IZ^6SE B=5FC;<'M7U.CP65 M5=1QGT-  
9:@6NE&3\$GW\;U,#>6S)#SC>51?,EH+78OJ596Z3T#E9N\#=#SR2<\*JLZ\ M\$!0)K5OW&  
54%M!'US%9@2FCX&&\$9>=J&&2,X\; MXXBXO;UD?V.X  
MJ\OC,JV\*MBV"\T\$;'4!4ID)J%5^\$J\9 M\*\*4,4%WRQF !TE?[D;N MR;Y4D5U\9Z\JL\$6PXV#  
)0E,6(Y('M L9-2\*(^E0UM!; MF/G#4C456J\\_= \V/M+E1\Y?DC#J+.TS=G\%=  
M'I>DO5@M%F+I7.#%\J,Y.0O#)\*5!AF>A)8-O-AGG,\$TX0D7AC@\*&>1\$:0%  
MN^&'SD#9"@.\_2W&&171\4.A-0WL#S69?PS;9VK'+0'.>B:-VN\*\*1>#\_XN"P1  
M1PTH((\$X\_BEWS\*SE\H>\_S(68@CR^U06901S&/B<8>BA!\$&\$Q3XWSB />26GC;  
D.U.)^Q+.(TS6(8,2^% M"(4\3(DG#M1B80\X0E.&C;-VHU(&=B@/F76+&,\$-  
E6(-7<9Q@/1<0V^SS5R MN<7&TH5(D?  
3^I\B,4:=QJYG\T\7\IP^8)GYL\$VM^4:A>H\NM\_/?YDEVNV5/7 MEE-  
WF.&^BQOL,O=3R%\MV>JE7+P!E<>GKNT;M9/-HZ+4#2CE'%5/FN!\@E4:I  
M)6"TG\$H3+\_S9\_/5I3-:(\*S-)87MRFE\$.4T M@#CC'O3\+\$IB&G'.B1FMV3\$Q Z\V=I.\_/  
M9KJMY1;49VV&J2!..SKLR#1H;:8=DJ&U?MKV=F=9KA9SJCSRC?@;>=O=,X:1

MEV2AQR#U\$R(3F.8,B^".(J0YR\$ Q\3HX-DF;/"GX9HTUN?%HAT[X#<&YZ  
M(I20\*F>HE M^K \R.6LCJ'.KHQ:1(U@=1M\.%UDL8SMKFN8GZPA0;05GZTN  
M=60VD@H@:;R'7ETX&G6D C.F1C@21(^JC.;^+%F)ZI35NN<87L9;'ID;;/5 M61BEPRI+  
(^CA>".>.\$!+:Z>?ICYN?).HOKS0\_R^EZP6;\$RS(2^1PB/PDA M(G\$  
LO0G./2#@ "8T\''B52A\_/'!)YF2(2)\*.!:+\_M.FIU&SD\Y1,+I/BGU, M-  
)M6IM89G0M/F6%U&CP8;+0SX"DSFB>\_DY^Q/>|/:V6BF.GJJKV,Q9E49+ M \$?BC.=Y,  
<34QJ C1/PB"0B/C-HU|@L8\_%PGQ8%2ROOW?TL#/\_C+\_#^E^># M9USSV?  
P%^)\$W\3SU/U ^XD+V5GQ9/ZX\*F>GY%Y!XDR@.)F\$8;GZK^C!6F<11  
M,O&R8!+X|>:7JY>U2KE7W:J4D?N=>,UJ>P!";P+D=TL-&@3^ Z#8X/&DS1#  
M0FIT>M#\_ \DDV\_%,#ZQ|HUCWD&K\_YDP/INJE\*5&3;1Z@PL?E4?2X.  
(=Z#G2<9#ULS95\*!^|0.J>.\*P\$RQ +3.(G%W\_P4 M11&E7IJ8=>W3D#KT(4D(5P&!A.  
MUV#;V|\_1DY>5TUP^7"Z\_R:3+:WXM CN5T M^2#D\_;\+=?  
TXI\_KM^D?!2U\_+I9K>KF!\*8J\_%.4^/W@O 0,|'"5G\_"F4N\$%1U  
MTCMZXS:.\*LN68|H#|H\$=90CE59@YIE'?@L-3GA,XK8(@IE)'"Y7T!J894.D\_F"4U2%4;  
MK\_9K/|CZ<47\_P4OYGS.Z)1S,9+,:\_UE|5\*\*;|E-L?H|(^M+|3VK|G"-IV=)  
M@.,H2C/HAWD&48!SF,59##-9%9|E,0D2-ENR!|DGO#="G&FH=;|SJKY?:"G  
MIEQO2C1D#"W+O2V:R-#:YDNL1\$HO.#JHT,JEW"KH>J<@YQ+9@>?  
TLARB\_K0K.YFMQ'B\_RB3GO3!- M|WP SO"OQP'G/A!(I9?/P@@2F3GS8R&,  
ERXJ\$T|B+?Z&3|.%=JR+V  
M6E|D);L(A4|LV=65)\$\_TTX\GP(R7;\*Y3Z'L./>9|^I.FI>:^1LX>N|H9QI  
MMO\$-4^O^@FMA+\*BMG8"&O1.PL1C4)@|%/XY7Z,K?K\_/8=2XI(\*?P^83J^TG MT\YNI?  
X9SY?E|U59LO)Z>?&G+ YF9>/4JUK+NDY9D@LECC)WTFE;ZF@1ZI8WZOJ@:?  
Z^Z|9\_T,ZK7K&UO.X79ZS7 M.67TZ|NO8@FX7&ZYY\*=D/7|59(|;2#F)DCB,DQSZ"(FS2A  
2B\$/A'RB)61)% MB"=1;N(0S%48.J0WO?L%?/M^\_=<|L.WV^@?  
X=GDUO3|H0/H93,\_N+W^|O+^| MN-/;T^|!LYX'&18\YLB75  
M#5.=R1"7^\*L\*|. %HZ!O\$6L<##0'0<'^\)G%1NT%CI:;+ O+,W( M8.^Q;:E==  
|V:Q#F,LD@<DDQR5Z80!SR-\$G" M+(N2-(^R@;HFCG02FY8  
@\_|/+KQK63<"E07NL6@#10U#V C@6;F1JQ|^AEG MW??  
ZW@|5/=\$&X)&:WY(O\3COUP'#1/'/:XZL+O'NT1'F?+;+<,@N7U\2P8FE  
MY&6Y+FN:7!X2@K(80<\*Q|)N81C!+\_0 &L8\_2(&41S>UZF+0('3I8OSM'=-NS  
M|JR0=:;@-1;|OG&AI#AVV)BCVYL(:9KCF%VT1^#)6P!:@G&81UGK5S#1>X6\_I\_M5-  
ZP8A..G9-9'J(PB(@/LU@>|H(|%KN|", \$LRG!":!(GN=8NKU7\*P)-?R0"L MEJQ2=\$A-  
+B!5<)\*\_G-Q\_M\_2Z\_2N9#K=8RCT#\_7O@4#-W7O@X0,)MXNL8|J^C8:05%>R|,4>  
|8>TPJGF! MVO51B^DG+^'OGQY^+)\_G6&4Z\_%Z"&F6Y>%=A/NY\*CC3;DNP|Y-NLX/6V;-  
U\197U=%L?H#YNR+ M:5"1|M^|Y#);\_W|U Y?BAU2R#B(4R;F|D,F|3,(P MAP.QH97W?  
7H;VC|\*&,WTK4K:7\_J:B"O=9L F23Q%8M/\$2:V?DS|JSI"&":K M|WD!>GOBL6  
UL5J|0!5YN6'3N-)@!+\_4%E@,,:@U/>O9\*S)U+OR3Y PQV)"<@D)C/^(!<  
M&G2\;4F'6>|V)5V?MTPS+PHSQA'<6K8%K=3YN"Y\$OL-)+EEK4.CZLDT?:(0|WM@V-  
DS&9W M%R@#4/9V.LLD);XL@)%=H0""96Z#\_ZV0H&TE^>S50MTQ&!<3/SU9+%3M|  
MP8M|5CR5,QYS/R%,^J\$P@8@G&&:9|T&6(<\*)^"TF6M3;G|\*Z@3W>1@V(ZR+- M8J,  
(6,^?F P@S%=53?";Y&KY-'7 -E\4S;/:9|)YP,/?:%7!#;:/5 5O30<- MVX\$R\_E^A-KC'.\_WT)  
<(VMOTWJ13N\5K'\*QC NHZ3=PG|3K ACM/PF7L4=7K!K MKM)Y9!\_W;ZM"\_F26XY"QW  
|@%E"9/^T1B,6|%?;);.VCS%)JMQM|B|E|B-M  
D|^\_T")JVX1\*F|2/H&|G05J|^;+8T:4.JM5VX!,EM\$WE,C94U4:MX\$2/%0 M(-OVI  
Q=N3ZQCKRKAH"1W5Y^@#L^R&#)RW8\*(5KFRHWLWB|P7/Z6^6LZCPL MXVBBYG  
#S\_SWVZ):'2#U:\_E\_ZKW.K5.!D21FE!UW\_0-@)+9|#R(8VLA#\_ M9E7.Y9=GFQ"HFI/OYD  
0>XGORUX=>11 Y/DAS(F/(2.9QS\*Q1\$WZM7A4+>! M?  
<|+=>63TI=IK|/26U9%8'93FRY?52PEV\*@.I,|@H;7I3Z>Z5Z=YH?LB+,+WY MS-<-  
|'=@J^=V9S,Y^08FS6K7WY7\*P|2R'0!'9Y>J|C0;^?+5.:2'E|3N19AQ  
MVWXKU|N\716MSI4BP0NY)V|LEJBV@N;;3-HC40S6VC\_2"6!-ZRHU0Y  
M2\_/82SU.8,KEWH\_E(<1)&D&:)@D)\_2P+.39);:N&'3A)|?|Z?OH=3.\_N+N|O  
M#\*FR\*ZL)SG\*6)00RCWD0\$13!+,DPQ&%(4AJF+";,9,=K8;5E(|J-9LA95YM  
MM=ZFT=P6,X?688 YE\_8|?5WQ8%>#CLMA\_K09R|@=\_K\_PYR7-\*P  
MW%GGU=.21F|'VFGR83\_6|D?L)KJZ7 MRQN51#9C OL@E1P<;9Y  
E+\$(IFF8P#"CW\$=^YOL^GKVR(EH?\*;,>>|5-'\$C3 M &T\_LK DAD7EVJE|\_R3:  
|:U\$/:\_|&5^,F637|=O|'|E>\_S5<+I>DU\_T6L MBV>RO+-X^X|\_F#ZM=8,1HN,?<  
E0JP,V^@#ZPF3:Y58E>8,NE0\*U5D"H-3\$J M;;5"LSOX,"209NYY& R-@@RV8%C%&  
(R%C19BL(6A&6&P'L/VK0'I:5YWOUO2 M\*IOB@2W)G)4S&M"4(X0A\N0-(PY#B+;

PR1C\*\$JRGCG%FU\*&E1=;0=XW7/WY< MWO^XN+J\_!K?  
7SQ=79Y<4=^'(EJ5DRPVUF&W\*Z%X!\_!#"I>-P\* MK9JI-|6ZO%KLM,W9U>)I22-?  
+7::?'BUV/V(>99,7/5/N.5?9\_C?"ZOV+I8)\$(>95T9/NX|RI%\_AI<@29&K^|/KLLLX" MN^:  
|##'Q;/OF\MH/D/L>NH MLT93/T=9( ZIF-(4(DYBF.9A#&D>HU6,\_=G  
M?/N'+=L3"9%F"X6JS|D7Z'P\$55\*3=6/|/MJ2C0RUE\$XXCD+(>,>KZ6.\$'IBX:I1@H|\*XC1-  
Z@'302\*/6.8!NON"3HM"\$DG()NEB M|R-+/W2C<\$|=/0-MHHW!7JV%6  
M,:WC(XX6N&HUI|F=:O^@LZW!U6J)"2E>|.)JM9W\$LR"/4QR&.<2<1Q!A+X-Y  
MG'"8X(S1)\$NYYOG%HW0%#SPQ=S)-.M 9HV>|E/?&Q.7RO5-"GVWF@^Z8+=:  
M/MPB?5SL1R\_K6!H+;;MS\_=L>E;5W4R7M!'!J;DH46S^ M\*1NU-#.:|+(WC.  
(DHC+PPA"@F\*X M)|H3),YE[">  
|\$:G5(AE"L.VC|LU;^9IWK\*%C(O)#O7R(\$VSW+&OI!E"\$8X)  
MY!%C\$'&6P)SS&\$:A1T\*/,>'?C=CW>NHSL\_.N|!^!|^\_7!\_O|B|4YD-R5\_MQ7\_^>GG\_  
Y7Q|X-OT|O+F3VTX^;BZN|Z?WEJ95A6D//5Z\*9|S>T&:^|VB"  
M>^.TZ9;6RS\$FHS;G:\$&^@.TB8<#>OLO/SK\$EYJ\_/SD+9';3+\$!!BEG(H1|S#E&&"/S\_V\_O  
ML,#=#&YSCQ|4:R|P\_2=Q9@Q,8J\_MV8/%?&CP);OGM+MS)+43|U^\_) "5UJ^UN M-  
4E1:A|@OR2.(|\$>%(O%8M6O4BZ,9)HFJ4>B-\$%1./!.;X;+6 MZ'M-N 0?6\$.|\_ \$4Y3?)  
#G+>DQDY\_A19'!PG4;R+PWV'40696O='^2!XJV?A M1HSV\*)82:/@'\$ULC^?  
LNCC\_#U;@>#\$">|;.'4<8K%2-6,-P&G:F6?C";-MQ MHKE99SP,DY@E,  
Q1\*"|Q&20>)Y#&L8=0@KPL|4TL| \$:HPF9 MN8'2FUDK'<%R\$GHD=&103E\$85\*  
|T"/BZ^7=|ZC9\*L4\_YTU\*P|=.\*0ZI97G' M'SH-B&+L1P'QB5B?LB@|R7)(?)1!'OJ,LHD?  
1L3=7"5YO(%%K8(SB!-K3ME::,M9  
M>!1ELN9.UN%E:0:), \$20^HB'2%1&&H=SWIHC.P\U%1!0W8&)&&A%B!)ZRW(  
M/OWTFR)'4IN9(2N!M=>K9UZG-6?>9\_Q2WN"R^KR1QX>|:K%<7LAK3?'BW&#A"  
M.4S3-( TP)AG(8WS?&@PQ9"ED1>WZIH!O@O:JNA|)6RB^-B9X\$=^|>((5M?>  
ME9(E@!N>!H=23\*?%.H RHK)=A\$TR#WQN5/U5JEJR!3|+RT'%%K@XI7\_7,1)+  
M'8T7&3%EZ-SQ\$ \$L%;D1!;\$>VA"IA=N^\*\_B0^\_Y?<=7BNZL&VBM^\_UBL-P^/  
M7Q;/7,)>E|NKQWD2Q+F?1P3ZGB?.82@F,\$41AA|\*@I!@A!C7!\_77\$VLC45  
M<|)VDU|Q0#85^+&H'AGT2(4X1ZG@=;U.TWE.G24.&TX#1Y'./03#^89 M5M.  
8!;D&\$9IQ+,L|PB|AWG=-?JNPD7UGJ;B61&ON3,(+RXE0S-^,-BI7H6  
MK\_.F1?;4T!#%I(P2V\_0B<,V|@,?I@GB,\$8)SWTOX"\$ES3Q>|))BR(\_@C21!T|  
MP)!@X2|\$L;"(V(^BV\$\_LL+U.D1|YG-P"  
M^+VM9PW%4.7H2WJ)ZJ61O;42O'045.P<@!VL\_|<5XF"O?DWMDRNM M362;MKR-  
:'MT5.+<|O02/9/-T5'\$<7NC|;9E&B;O=AA5|SSC<480@C|U0H@P MC6\$6^@Q&&  
<|RGV:\$)-RD>>+>Z\$:6PQS+|HOE/;CZ|NGZZ5A@N6>|J(8H9#& M\$62|GB4^2R-  
F83MK'5B%X!QI(4%>%L1C(B\$#TAI"#! MJ5AU.F:68C\_105@|M^!10KN%H|QB  
;TC+^U7&8V7HJT!VX(+JJ6)!-I3!| MA:&\_P45?SJ)Y7NTAP5QEU.Z-  
/6TN|2&QWF31'GS(!O9&@:R(3??BYZ+4Q|OI MOC7R6CF\_ \_3(8.+1-(4I\$VX(M(  
\$APE,)0 ME'&&PYCD5L\_2)PB/O-#NZ"-GFOIE|A,NBA?U>39G&'E'=EE6BR=U8|Z|42\_E  
MTT4#2\_W.D+A|JFG|!"|7IF%LW:G0C%:/H&##H'0G!8&|@|(8+H-@ +1\_@SWNU  
M5XY2=FRJ|<(#:?(G@=|05,91W\$5=-^WLTB|3"^56G"Q:CI6|3(+HA8;YA6  
MV?|CB\$|CH&,|8S..YLS,C4.E&1L:<\_D=F1H#PL:&W.%O#8W%B,X2RDZ M=O\$E4YGNQ-  
NEL^Y@=.9^\$F/&<09CG!&( M&!&6WHM#|1-#28IX@GUL9.D-&1@|8X\$|2Y^\_K%NT5(|  
<-S6?3D5YHGD T=# MFVI9TV:/J#M#,WQ026#'33=5'^PXV&#?X|3R7,AXF|/.3BOWL%"#  
<"LF+?E#|K=BGX|J# M)#9;YP>\$'2.RU2N55:#|H6B3Q;J"/M(-  
=Q|\_R!@Y97>DO"G6WR6XTGJ%EQ%RFE%?JCN(ZWP9|;|E0CYX^;.2C:2DPI+:/FE+W\_Y  
M;5TU'SAG7Y;X89Z&G/K,RV"2<\_01DD%SGQ+H8QQ2CA.?!T1G|9Z!|DB7\* K  
M#^@\*!&J)0",2V,H\$KKOA|U8LL),+=\_1367Q;T8"431M\$9?(/IM^DO?/P#9<  
M|\_@\_X7H W-|YZ\_!#NXG\_?Y19A "9UK3H|"\$TW.T%201^?2=-=&Z6PL#+SI  
MW\_G@\*GVQ@X\_^(DBV.D7N|S&W|>=".\*.IDD:I:\*Q1 @101%,<8JB M,-3R9QSR-  
+?\*)DIH|+M78"K|KG>02N)=-FF# PS638YA\*, M/P\_V:0;#->+2H;)Z|2C.:  
!&.\$XAIS2\*\*\*\$9! GG@<| MPED6L8SSQ-  
\_VD|>WU!.\*H&5\$7G68MS#L+5GP8;\$"I>2|/(|\$??9IU3/A|VV6  
M!G>HZ(QOES5\*7L#!3A92F%F;|!-%S\*OKERHA\$6A\$FH'=-R^@9O^RG/C3>\$,  
M<^%H|YB2|TDWF3-,R>O-Z!PLV&U:=?&9+\$^K2\_M>!=|S' S\$)F,E1H)\_SW>\*\$ /O4,  
MO#LMF=GD'=VV!'3,M%T|\*1U9NQ/\$)C50>H\*\_MBF;:PTU|N%(6|XA:/>G?B0,@!/?\*T #.  
(0D|S)"(M\_+>U9?6.=K\_BC!,ZW|4PHX009/OFFW\_MO.7!|N"G6E'-6?A|  
M\*|1D>8\*6\$'+E/" A22).84(S#E&:4(A3ZD.><40#BJ@7!|:G3BWB TYP79:DG M?  
91>FCPL\*\*PV|,B73\$ \$K+;;A8#-SH:=V^0\_U04OJXT|/+@4H6^P74 M&-LJ3\*?8<&

M53G\$B<\*+2KDP3XSCQ AQ>72.1W9B/FV-U68EZ"U59[H'0%@IL/4&=5(N5IG\*M6  
M7=^MC,;O>6Y>QE; T7N9T0E,YIA>\_K-ZN?A1L/\*\_ .5@\$!\\$H??BTH0N=L|  
M/140,GQ75JM|LFQZ:FDFX9J|/((^T<3\*59"Q!(\*KS,;(WBH|7V|/  
M>Y%YPU1>"^WVF\_#Q%6MFCRUU\*O?2MWIUV.ULF)ZLTHLMR\$V6?VROBFZ"|H!1  
M)NA263+BVJ|/:#|B.^=J=|K(U;/MT6CD,\$/OM|-(KP(M1;I|GHX)!SY/"\$L8BS3  
<@=FU\$C M"VZ!M, \_++7EBW/F.NRO5RP?!>!8U"M;LR &@=?5+|+?9|FBHS M4|Y?  
Z"3YGIVL>)JU)4\SB1H./K:3?-E.UO>3&OFJMH8>LH.V.\*4CSSM\*9V(87 MCMM\*V^:B4-  
9A'\$>>1#/\_0I2B, HK\$1|\*\$.T9%7 MN6 !MCR() A@B#R9;L6+PDA M%8?T\*,N|E&  
M,+Q#@X|H:|(|(4D/U 3U5OE!/?2OYJ'2&=Y\*ZPNFO4#(|.B) MTXG7ZC4H?  
M@MO8.#3;+|\$^L1HEU+O,Y;%%3(Z\*Z-L!7^4 !#/?-?@1/:K^|)< M \_B-LP?  
^\*UZLY" 5'<@MITMOJL16|F%Z'GTO!9E;COFK8 M8W, Y|&L;I8IN06\*W1F0#&\_MH1?  
4H+, MFM'I\$399Y59=ZGZ\_NOAX|?O5\_=7EG6'EFZ;F;)QE299@B+C'(|K" \*,2.?0" MQAG-  
(J#V.1CN+>ZV8|1D=^D?@C4>I(S03VY%M MUR0ZJ=4V4|1K>VSXMB4F3E-  
ROT5#.IV.GM>5S?,HCX69\$#8WYWD 42A7|(G  
M\*22,A<+W#0,6&B4OVK,RC5UYU<)ARU&=LJ%X I\*HB;?\$&!LP\$3H&:-IU&L5  
MOW:F67-TF,%\*<07V8L\_ (M-@M@Q7V!HIE^(AVID^XND^J/\$?BRI?+Q?K, X@  
MK &:NY|23R.> Y1@\*APDGOAX(CL)Y\_\$L>|Q1B,S)^D4P;&OO|DP; CI^\_ M\*8Z/;,"V\$?  
D+"&18 \_=:P\*?))#>I9)H=Z,;,'95L28.&|@C79|J".K(D)|E- M.CETA7|M'|3?,P^7?V|R2G;-  
:KZ(WY3SE,3(2R(.8Y3(\$%X40DR%9Y/C-\$1> MZH<,:RW|AICIQ W5+N|H8  
BK|!\$/Z;=T|F%T!S\*,K6,+<8U"ZR<\$LHJP'OMS MLD#|'|&Z|?  
93C|JV&)7A|6WBXPI(\*&=Y0E .O81CL>^F")((13"FF\$512'UJ M!F1TA,|(2|  
)SNZ0T>V|A!Y6D|HFDZ|XL|5H(|=%H|J>J9QU|3Q,9>(6GKVB MONW7V?^X|:7R!6-  
BTLOFK|!7\*^|/TOS'P@|FLI^F)(|!%\$!""85YRF(\_NXS M3K6R2WJ|3/-W%"PM\_?5?0\_-  
|:.#WA<)|L>+FKUO0?D!X0?^Y611U/5Z=;CKW0IXEV(M@MXD>),.OB4!QCPQC2W  
|2GZ4H|4D+"J:WH>J0U?IP|^' S!;NC?C|HP1#D>@W  
M#4.@E!R9;:|.LQS'V<|BL5A0,8#O"R#;.11BB\$/E,X88"B\*C/#IG&K0W?'7M M6<&-  
WH<06MZ'HIK79B9P98Z4.1G+7Q/R),54WU0'N\_!<3F1TY,UHD)\_5L  
M3)3PVL|TQ>M=9IY;K7+-E07-#DA\$ \_Y<(U|JF?010&&ITRD?Q>=6>QT-EY?%D-^  
MSMV504Y|&CU9+ K%?N&G|2\*C8Z\_/;)IDR3TP1\*. M"-AO9=S(9F@V;GJ@)3B3-T,2YF  
C',1>F8V@!\_K%LD(3.#+D9!\_2)U:\_Y/  
M/&E \_=U%C|EVNF,3MF6>,YSC%,4Q().|M&8)9'E"8!XF/D!|!\$\*-9:8D"JH\*D,C|UF)?  
+\_IW%M;26MY8Z  
H=5|Q4)A!MQ7|(TY^5W%0H\$,W%8>KPNQ;\_Z|P;)\*=1XAAE.>7(R\_VFX+)\$  
\*R\$=RHQD<|1\*\_!Z7O1. 6?7MIFY&EZ8:(DD!6\$,Q +<|I MJR0XHN-W55+PFL=\_P=J"  
(VH>|C@&#%C-\*0#\*6>WDL)U\_FN!&?DJ=ZO?RT\$ M(PJ'7UY|WXM/AU7BP?  
QKFQB|6.MH!/JGAH,@MU%^3QFD1>'E,,YAE\$B8|A  
M%G,\*28J#B\$8QC\_7L\_"3\*P|F%RKV)=\_VI4 M0\$D |M= R5!W")G5^3-  
\*CAG823(#0I8:M!74TH!&G&|>S7N:7VVHH\_?GODO5(1!>+)  
|FBOWZ|N5)X@0LFD4'U@Y!'!#|=A!PNL|JENU2J&(4|:;>P\_W\_)GOMKP;^M\*MJH2,Z:2S63|  
MD\$^;LA)^??%)\$/S"N>QJ=?|H'EQ=-?@GM=\_YSDG. @I#\*1:44P(S-+(@UF4 M\_6>|'  
G59J926A84S>5|H, '+7=U0Z66 M/QFZ\$(J5+&X;:9S%  
21>R""\*,PRQ%T786+2B|2/QG\_)JO\_M13ZE|YB%==\$\_<%+68LIH|!"8Y<0I>##8@5\*  
M\*8PNO/'TDYQXW\*,L11#|PLU)"'  
(0ITS|\$6=>&.4>SE\$|R9/M|L>)7%7Z50K;\_)XEJ\*A"1JB70-1@C|E  
T!QX"B@\*@N"W5|>O%4Z08OCPXPZ,%J;)V6U6IK'1YUL99X4K+LP  
M3S|L>5#=\_MLC|N!9S^4/N8LNEF-H"+Z\_)PLQ+?"AS!<(X|H/8PV; A;:LF'SS5E"&.U\*-)S-  
FD^|5\$&EZSPO MN6'3|F0%:YX6)E"FH?-?TW@!'|LMI EC,|\_R&%\_FZ M>)\*Q!8E,L"DO?  
BZ\$%:1IG\$0)AUE.,X@(#6&\*@R&J<=2G/+,|SVKYC,G"(\_LM^.Q@2'=|@  
XCH.8\$ \_"EY,2URT|6MGJ\$;0V-FALV1LNP|V6A\*[KJGS2FRY^EN MHZF,HWUN=-  
^W=+>^-=.J0?I8%".28^@%20\_1|3 4SI5\$#,K|),P2 M&N:I\$0KI  
2(C&XR&)&AH&KI"AY2BZ>8,%-70A=F7<@1X03YY7#D2ATA,ZR3T M"/G&>A|=F!1\_,?  
ZJN#ND?/JUV\*|^2X|SZT=V,(/?<)U-&X7,N-AG# OQI D M?@)1F#%("8P2|  
<1K'8|ZE051-OR=#8SL"VJGH&&@Z!8A&T;|/|;@\_<@6:U M?.K%Z|:9\*DT?8L(),/0M)M&|?  
3^|0(6YKH6W9><|I? #E7>T\$G|HN!8I=#)J  
M+"QT%^!4\$%WR+\_AIL7RYY7AY64K"^|BZ<<99GO(01I%P=Q +<^'S>!3Z/JQ  
M|4CJ)UJ&U)Z%L=TBO0&H60 0?!6L/> 'WJ\_7\_QT7\_'&|T04N&J#I?CLXC?|  
M+%^'H1VP|0SL:U1R:6JV|/##&/7>G4(\$5N=-W;)L;9Z=A1"MP@K?0DOMF-.UVZ  
MVR"Y|Y+\_DRVT!C8SSI\*V;,<&=3C-Q?D0G;45IP3CICV:>

ME'##UQ>TVN#E\N4&+YAA1L+AMT>V+C>7UZ"E"B3980D(1S30;T'<"&JF'8;)M;91LT'^:5:;D2\$G2S/H%ZF;8W#B2>-CX=<\_OOSZQITIB'>#5/[WQ<IU\*7IH MO.<0I6&\*\$8.>'V\*(.I@%F4\$!CS)H"/L>=KM=XZ06?D)2E) T4;2)K@^7\ M25\_J0\_L TJNGDR;9TZJK[AJ\_B7VEJ):\_+ MDG?;MH)Y-/;C+X!9+^| 4)3!E) ((AG.BAB-D\@(%'<0-R-;N"UO,%\7L!3<M\_?M\_2P,\_^,|M,\_^,4QHF/PU3OJX99S\*EFAE.21SL>!%GF3T%2T[5^.;1K61JMMM<3J.'992F)\$Z4YN@0-(R72<|'"3M3V^DCD9E +H GVU\_U: 7\RT<77Z+| MTM@FB?VU\*55,1>8 =L|FIV2WTIY^M!C+: "9>3@NFI\H:/2V-%\I(TT'5|\$ M(0'V8"(. /F/4GM?X%6YD!-QR[^+!3Z\_'G'SI'1'J MT,H\JNA\$R-&O@4X5^NFI,Y':<1Q\$F%(2R6:TX8S\*+4@P\$/^H3%J1)TC;Q M4IV=|I/SAC4^O#WVWWMV#2X<|^G#O#.XY.H.P7'2W7R^R#1L,M? K94W<+!M8D67&R9^OU@IK.F%\$E(<%27W\$H%Z9.#IH].J=OJ?=I: S#I%EJZAIR^[YF<M1&E3RGR7"C21\_EZW\C1H0Y&"WZ) \$I.RZA",7V4!QIA)XQS+ON@ MYCZ&\*\$SF!!AK!D\*O# T@O+O)S=V@&-CSLYUBEW+AYEU/\*\$L/9/G3@5F=JRE MNTOTL^\_S9'>D(ZLC\$GB\$UJ./0\$?VT---|: ^5)#6I3K%;|\_+-::A\7F:0)0&'DPS'T\$6YUE,F8>"@(QRR:'#W=CGL@UOJFI!M"";,&BE0;/62FOI.>J0+#ZVI<7P!XEKA\$UR(M)<@XG^6RDC)!H KUJ:N;NI(M9.NX>K\$1-U37Z5H!8^KU9,U&IJU6)\$Q-\*\*UV/ANMY-M-H\$5!\_JE<#(%FMG=M'9\$9\$'1EJ\$APB)>@RW#3-7H&+I>"KQWNB4.SZ40JKNSD,&:F-8Q.%/?&\$KH9 MU<|T->AXY?VZZ82M#L\_=)>=Y.4ZCV(.H#F.(\$O\$'(0F#&\*\$L37V6AB':QA#UMC=Q)PC:Q08L\$WZ:/?2D;'J!5.,K:MIW6I9[YS' Y\_437JSF M<>"+PVF:P33 ""(<40\$3%>?4Q MXD&9)I.?F!;\$9VWG9DI5Q90[^K\*EJ9LWVM:J=\_:;N2V6PU&XNK08!UY.E;L^+|SGH5\_HMU=ZA)UF>.L\*U\*U+KV8%5?ZJU M>MGIK2Z.16UKJ>O5K3PX%1\*D<.,6^K5=%^|/^N%R4JMWZG-(DX(0%D&59"))M^1>%'%4R6B NPEF"96A8!#.1MYN7>A'+;J\*!%EQWPI^+%%B=C|.SH.05G MT;F9N7&D;00Z05>J<5U2.)BO\U09NE+GT<)#9P0LPSZ4;IXV\$MJ0I5T9?N/5M=2ZOW6-A+TGH,#MNFH,0W;N77S3W MAC(YXI>F(\$%F18AS4\_-?QAD1IA.@&?T93ZUF|K"K48U,AV^U,IVF+ECJPE5L MOY#ZM,\$<.J6\B=Y8#F.>DWFYJA;52I/?LDXT\$!;PODF<(R).9@A3R"F1R02>M.\*9%>0RS(.EIZ.51&,>ZB9EJA\$8V0C7L;<"N:GT9&9F0\_M#J6:U+R0C6[05H MWU0R4E()CP@7&=O=ST=Y21MPY1SCZY,^K8\_TG48KKLX=ED&-<|@G^GNM.5#Q/0.\*IQG8|C|",7 \$S;H^\$;ID\3R'PQ&4?/2<.,8M.Y,N# Y>K#B|Q(5LM9% @VV8D>H5GL\$>%S86&\*D2<.A9GOYY"&U\*>^SSD\*C#( #L,9V:RV1\$%+U!|ML5)\_R6YOSWA9WV+G 4FR3#9I2E\$(4.0)"F&.8X#3O(XRCPC .E3!\$=?JRUY M05ATY5Z0EFZ:|= "DQ7[IU9Z51XB0\SJAPYUE^M83TYG\*\_H\$N8G7MHP;U>YMYGN6H5OV+%J2MEJ^@MGLC?;RK2@A5R33G/(N+A\*&60L@R+|2Y3J7F40G%ZM8AQ3\$H:8&\5J3Q <.SC;D\*^;JQ9PDJMR=<' ^\*N^>Z:>RK1/2!9;+M|.I840L9\$!;8B=OBTQ+00X3XEG!V&MY\*\$!IT.0|!%G#S^R|SG+K56>EU5;68TET69\_L82+J1M Y@58YH)22'(OA%%& MN4?R\*;<+,G|()FQMU%)%'2H&F: G="1YG8Y6'+#3=)<:/JL5)UN)E.W\_GIWSQ!AQ=O\$L"#SPM;QOI0UWG=X|8D.\_T)>7"72>8,0#@K#P>S(\$D8<|2.(PA"&/C|. ""\*?4R TR MHCZV>:UY4TTA)=0\*A| NM.%\_L.B\_?4O9@Z3F9+U\_\*C15&=F%DIP9\$ \_9D9|4C?-2BVOO3>|0EW.I6I\_QG|5\$(|@\_ =P(.6":;D;M\*T WA3SIKPMP?W<+=JPTU:WZP0XM MY9P.?KC6BYF-T%\$)^%,R A0GCH(B)D);!4FT"\$P6-#\$1MOM\$,7K/+;3?'ZL6 M?.ZW|5+:DA:2ZGJU T2X\*!;R|O?S1N8TW!/B(?@2'E\*0\$-^C"8(>2@E\$+,X@ MCC,&<2Z.?E&=:YSFGAD#Z8TREGL-SKNFQ@\_I=#4#6D S.\_9!P|^ MQA\_AXEG>"23/IH'W;\_ ^5? DH08?|2KS/N.7|@:7U6>9!\*,N=-\*\$ (ZQ#W-.,X@DI@S.M/)YZ"-AN&(4T=0HU|>6DY\$|QLS|/R.I&B;Q6NM5S|Q.HBTSH|KK.|ZDT2I^M)%B#|"H;IL0FAU<@Y1&@60,2&PU|\_EM@\_7C\*JG6FHJL.V>JNM->NS@>WLMF=S4.R;S%8|7I\_6J6JPVZTVY|C2S-ZLZRL0/\_@JGG@LKXO?UZL'7G3JI^1CMF9:L(V!^K157>WOW1N&'4SR(N3#J.49Y")%Q;2#(6 MPB3-@AE00(B?I+6175A!Q|A>HD\W>G;5F<1F=K&3?UU'-A5A|\$\$JX9=1 M\*BDTQ'2>?GV(UIERKW0\$/YXW?>2<>.)&NPZO^4/TCBLBY>+!RZ<3RX,R7)! M7W:A>)2%F(BC\*?127YQ9\$?=@%D<>#/PHB|TDRH03IYEWHDMSDON,=0YVC("6 M\$^W"6WH|2 \_D;1B7GM%|E6J'(/S.E/JG' M9JF:USZ<|3!VANK;>K783|;.\$S8S)P=T(YS8.\$=91CF M"4DPSY)4'&9-I/1 W9B;XFI C:\$7/C@Z3UFF6CSS3|CB#|C.W.VB(?O#ED1?3EB9HB1HT1#|L;?|2 M<;(M%Z!NHEG\_0^:KYX+Z0V4GY;KDM^OOZZ^ M+SXO2GJU8M\_PDU:Q^ZDQQMZ8!G|Q=,KI.DUY\$I.LZ544P6\*K'3<|Q<2-W4-MOGZ|N0\*2 \_\$?FT)>-0E6%L|+))J\_W>\_5BM-



1TA+9;<;T#3[P=,3KKC^MY\Q M2?X\+TMY\O>SKR^=:4\BS&/\*&09C2\*|A#BT\$?  
0#UF2Y6%\*49);|&09E6F+ MFW\*+?BZ2B3->EY^:.#TW^?  
SS<;KUUN2Y16W3G+XLE+UIO<.  
f3%/&4I##V60B1'RW(P17#>5TB\_ ^70@IN"!R\$A""Y3F@W(, &?>'V\B3.:#PKR%  
M8C\|F&7939Y\_Q\$M9)7SWR'GUJ>!L4-G\|@E>W\G\GCY3P(4>Y\|M)\*K\|E'  
I@QPF&01PPAXD4\|NKV,('7D1?J3;%^7BBP'K%-ZJX '4%#8!@  
ML\HW\*R;VW"6OBX\|E>?#"IC\_>D-G06P^,EU^8E+V\UY\*JT90 GTY:P#%?  
9FU(5\|T.ZZOK9WXUY3CA-MD\Q/(&=!#E&\$8T@2\X)L?  
J)GJ\^WNZB>JHYV6M4G;:OKC5M,--RJ@K\_@!#4.@P\\$,8"D+ MJ(51V-5;<=S91=?Z&  
fORS7W\|C\|&W MI=. \*SUM.E\|@L%\_F"JH08P?\$\|\_GF#93^E.7++%'\_Z8\|S\|/R4\_K\|H\|Y\A9?  
W\$|?)VZ99\_,+@'\_O M?NWU\|W^?C\|T\_(G1HBX\_MCU3^?\_(K@PABD#\|L,\$@E,\*GL\_(@2?/=-  
)9IOC\_MG/\^+-L\$:.30PDF24(ER-8IR,(:XVARGH3?/?0R7CZCW\|I?WBW2#\_A\|J: +\|H\_  
MJH=/R^7G?\_GYYS\_ ^ ^..07\_U\|M?9\_/QG1@C\_ ^?K3?|GZ^-<'G\_ ^#=#Y^FUMJ?  
MNY>?'0Q?NR#^%CZ\|\_Y\_ ^XT?.\$H7#L;3Q=)-0WG\!8OPOB^Z;|V;|!+3NNOTC7  
M3T\|^HOP+K\|C\|Y5M &7#ZUZ^+^)=\_U\_ ;1BQWPV22\|O>7WSZG?  
\_O+8GSQ>7+S04\_SE/\\_M M+^XK%+\$2RTEYY\_||^ZL\_W\|H\|SPM\$#/=4-  
ZU)2GIZS)-8UJM?HU MDUGX\|D.3PN'9\_/HW)\ZG2??=44SC4??D\_||8SEU8C@2-  
CB>JD'=\$@\_A@KR@O="R2\|S\|@BA;^>S\|AC\_ ^N?"C?.\$QIF/\*@|>MF+, =W=<|\_M|  
P\_.Z(T\|Z^Y)T4\|V\$2\|6R\|\_N>ZKM"/9B'GV;SF.:H M0JY?Y^;A.P\$\_.!\_5)W\|^\|X( B?QI-  
X\_=MY/KNH(:OEK\_+G5F)!D4;#(5P\|!\$PY!SKD3U%4\|Q'>070L.O'TX;\_,+1L\|P-G?  
3Q;@P\_@K0+K\|H M\*5+N.2Y\$&\$&2+9:\$ FOOD)&%4^CJGP\|TWKP4)T3XD=N+HP\*@XG"  
fRV\|OQY\|T MX?+"ISG23K.-T@-1,:#=#3!A882DDH@CGQ;CFNVF'^V\|<"P6R713LQ,\$FI'^2  
MSL>%"="/E\|W>11LDRXLG8\$FR(!@GX"-1H(5T601)E9<5\$/#|6|= "@6H=!3MP  
ML@DD'%'3/T<5UC'^%/F?7L\|NHOYM\|>SF\$92;9H2-Y"90)=.2PXN90=>Q\*AX  
M<((K50\$8SQ\*Q%QDYTZSBIQ^XBS3I6\_,@CKUX+'+9U<.S\*TY: \1J\_/)Z?S?Z8CG)\*MR2-;  
(^+-0>\_P63D3#)<^\$PBT7FWD,43+UXO=\$5^\$%1LR="6,-\$=CL"X\|\_UT-%P9+,,:UN"R,?9  
M8NDF\_ ^XO\|H^& 9R6V M#@R.HO4.YLEU='KI W9@,2E@Q  
977%TOE#062\*)RB'HW4);=|^V'@ :#G%N MS;J\|15\|N2"HK4RYBXD5#J "T(f  
M3B++;+>0PW>06T\_P#8(YO^|\&OXY\*;GJ8NW"i>D(RR\|#=HB;J5"TKD!  
M&KUB25K/+\*FR\|>^ ^=3T,-\|R2W)F53;@#KR\_GA5VK&\|@":.93\|Y6+\$2-)6FP">  
ME,L8CNOP1#"0B.7LG0W\$UH@P/?|V\|:#1? BR FN;@,C1%)^&\|A\_26\_NAX.FH\|V  
M;L\_(O\|G\|P>)'FYWCD\_3\*?\_;\|I\|V|=E-OXV07)>S<\*"XYR B9V"(Y\|<Y6AL ME-  
8"1;NXJ#Q\|TIR.N\*UC#39\_RZ\|QJ."#/T+>2\|J.3E9F1H&M/7 M\_TC?  
1MEZJK\*2;!A%/\|H1VX'1B0-G(E'?\$\|95KC;OO78\|:#0X@MBM8N+.1T99CZ:0  
\_JH2>5Q\|JP,&9276A)+K-SQY\|CN=>LAH.\$(-MYO;JR;U?\_WY  
?/>X3>V+|T^\_O#F\|\_/\|X1O\|XO3XW=&;@/\|/#-Z\|.WAU\|>'UX M^NOAX=GH\|TM8JV;  
fY6=6\*N; >D\|@=J\|PO%W#NW.=1EQ\|78""9.9"TPJ& MJ2'O#0G7VJ8"NP<|.\*ZI?  
^T6GPZFL?OU^% ^7XR\|N@JQ:""Q?N\_G\|&\_KBO\|O) M91HY2DS.P0&Q)8'(9  
E.\$@K\|J6\|&")WW\_C\|F)Y1#VNO08G\_K\|XE8Y0%34"S0"J7\|V=WA;|;8UP<,T6.A) ML>U';-  
MC=+9TDRH804\|\_6^5@C=-B)'@D5#+<54;A)K.YU&\|Q"2R+1\|07D8OG MDI>WP=T#  
(H\|IS- #EG9C;P,Z\|\$WRRUOJ#|ZX,7YHDM\|YJ<(^..087)9%G@0 MPOPRO2X-!\|<&  
fH\*4=D+8' M06T.1\|N"XS0MJX#Q;4)QN,FOLXOT;N:FK\|ST\|U\|UW,A'+2,)%\|0KJ8#,XBJ.  
M18\|(N=( \*-5DM=WBIV@9H%\$X"JPNP&-%@A'@\_PD/'(Q@WQ:YK\$J\|TUQ<%&;  
M'HPDRVA.6@\$|60,BF@2.&@G>,F\*5Y#+JYZHMP'/2S0-TV6B\|Q\|597X#8+J\* MQTS\|I?  
TE&H\|R/CWP60R^Z\|TU,15OT9RQ\|MWLP4Z,DY8/\|X1\|\$|5>IRP%67 M?R;I G^N0JAK?  
15%/\|365OS?4\_!,%TP>H#3#HS=&A9?TMS/J@'CVG)\|\_90/9W^D M. K6&  
<5DAN3PCRYR9S,)\X 4GHSUYMFV?-N\|XSX5-W7\$Z 4A.W%X0.7A0HYN  
ME>3B+3\*I>+7IU7SV#WSVFX2'^7Q1HG63Y;:X\|8\|GYVXZ\_N\|2B5F9UBTS\$\$,  
M(>\$BN03#T'BT)G(J6%2.WZN)NW\_QM\|H\|VJ:41% ^V-\_\$YH(3UTW\|\_1\_C6E>|  
M^Y"61\|.K@\_F7V2S^,9Y,T 4A+!O-P?&@2C^9#(IQ# #'I1+C\|@L3G,IVWT4WK  
MT#50"XX>M%5U\*31@\_!PO/Z\$=URUG9#)Z%JFD56B"JK?4',^T:"U)M;0H"Q\_  
M+MMU&P#=>?U\_G3IZP,FV/&T\_#E=4.T5\$=\$R#)Q2\|D&"U\|J\|9TIZX6S\*HO8\|  
M\|28@^!\&"W% MPLH&;CW=C\|Y>35;1T&K00UJ?9\|+F^\*.A9# M\_|Z>G%\|R?  
H2TC2030G4NX>0)\|K1;"ERU4\|5+T=?U5\|55< M#2#JFCLC8YQ7V7I.U\*  
2\$J5U'8#+++\$G:>4Z\|J\|\_MW#YN25\|4?6\|&S 2O\| M(XIMR9=W.J1&^7%B A\|/H')9.OS"A  
E>DM6HK1.:|=9":GZO\|7"S0-JU;V M8@I5%4L#VN;=;'T^EN87)0MFQ\$2T2?  
D\$-,6\$R)ZL%9+D-\*DS)VDZ'=4O\|"\_M??^P6F4OPEG;0S-(A\|'U45FJN2  
E\|JE!XE+2WSQ6U M\|G;5M;)AV(S'08\F)



I8/>\_UT7WK;E\_.9IOQJK\$#9L/N1JCJA=!M6!5W2%=J!+ M4Q.@2J+  
I&9P&G/D&SH)\*FCF9?.UTD\$U1U%M"Y'YIJBV9W8"35SHCC9<77?T?  
MJM\_9M'1I3=-0EN)UE\$Y3"2IW\$TK1574L.%"4\*6>=(B+5+IA[AIQAIQ?W@J-: MPFA\_SS#  
(9L,|A.(((\*AQ9@< MZXBB  
5#=:>.V\*E&.AA"CL@1.2EB.\$#R4D[I@LQ1)E3KE\%S7IFTUU%T:ANXW  
M4\$>VCRBBK1G= %.8NRNLMWDHQQ'H^EKJWF,)^(JF#\*1F;O)2T>[3D7%?F  
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12>I\*4;3U,|=/,IFH&+.|MJD\_(XC)>C(%-YQ,9%TK! D%WU!B"AJ%\$  
M\*P\$UL@G5@P0'M68^.WBA'9Q@Z\*A"3 M+\*\$RSI%K7%+VB1.=57;<5\$;00RJ(VA)T=F=U  
O.DECW>D/'JWS"MT;,:# M\$2WN!R4"\*-P.6:'305WUDNX7:JXDFW?(V!281\*U(H\$4M(  
(CS@300,2K=4ILJ1U[09%\_3 M-,XS71P-0BF^J=N1%B7NX^T:/X  
MFLAF>;,D")%Y\*TP&A\*:%0(-0XM#N4,=IX&:MW; JA2ZIV47N5Q-" "KQS MO8"&R?  
&|8UWLO."/.=Y-Z!EIJG/Q8XU9:"P%6C66L>\_.2\*,\$#X\*5;T)\,MD M#7VRUD' T|<|5<31A-  
)Z,/+/IX'+Y:38?\_W>\*(RN=|HRA!H!%|7=ENJ0( G1@ MZ"YG345Z;LK!CMBZ3|  
I0:JMO3.W\$ \_C:Q=+18X(D^(L13[H(#Z@)NBM+/&-UL  
M!CIYHP(7BH3:L8HG2&GV@JUNGW2/#YT1DFAH/"7<\$B&!\*=UG<&LE) MRS-QF:O>  
(;3IO+|A+F^JXFA; 30 ID=N#U9K&NDDO\$\$+\$OD2+)|0"A>2T,C;  
M4A/\*K."N>FSE26\*:O;C9!49U6/IC#?XY/<,\_WQ|^.#L|?GOTX?7Q^|-,=%'  
M'MQC+/2E952\*:@:Z2#FXZ\$-SXI#M-.WFI0.G',2HF=:T62<  
M);5/MO6I&|:/JX&3IZK0\*TNF@2/OSLK>HO\$'CL6XIX!|3XV)40=:NQ'5&F0-  
&YC8OQ\*L(IZ6\$7?# MN1'JL:Q\*#U%:@B^"2@W&(-L(B|Q3Y;A6M1W.EZD:-H Q--  
ZV\$TX#;6'7\*SK| M^CE-%^DVI8D|SH10D%P"||,TE17 MR|CIMN1|E&4\*-  
RY#EQLKM#V=Y JXEIQDW!|J\$|=7U!|X|;3@".XGY>>ALQ?,VM3/VK%3S22.FZSI  
(H66.2I!QX|A9/;IG !""0G7%H)XK2PFM|F\_|E|PVM:JA MI3|V-X6=|!UOK%)1)),AZ(2|@%  
+>)BCSR+-N=V M>X@9:>)4"HH 5Z\*,5F,1##(\$N.1&\$R,X,SV#9=@:O#W@9",>-  
^0AK3R|JT5|M2,M15)D;0S\*XG-%T+1X>MF"HLH::@6EJG:V^5.T#%MSU2=H=N)Z  
PIF@YEY M=S.8N^6>I"J(AYN," T^B5S.W3(0+08)/M,,U%G<-\$%P\*FO7N=>@>|@&5'V@  
M#L9ONR&@9:5L|42N004X\*<"70YKWQ M+-G &>TK<+0>A<.VLJ|KJPCH0:WSNC  
U8+O,WHT%JG0VDTI-2,)7!L.\*|MDL|!B%:|Z@?PD\0,[1;6CU+6X?N@:<3HX:X.G:|ZG-  
I/31PX8<\*|EL5I%|39Q@7Y A96.4N%XT4?P(N+|6\*QF@D9E+-  
EM)FH#\$G4|HU7@>QA0YIUT3B4-(<->5ZMT4WC:EOR6I3EC(S3Z/Z8".@+ M4=R!UJ  
7A.8"JO4DA0S9B9|B3K+X&VYV!#:BPAQA^/YLOSQ'LUYO@  
M>GWE#IHQ(ZEE#"1S);6^C-+V:;&1G!P1+BBB:BNKC0@<-A::CUKJ3T(#M\_&?  
MI|\_N6U&W"|/439;?;LT 9SV5) G<0|2#T+B;K+86/->!TL#P/\_B\$GKZ^<-& M0JLKHDJ,;\$  
9/6!-.4^UX5PCV0D7(!T%P|N4I1@4=9%JZFK7#=#|@8M@8:#|\*  
M93=.M^6|WX|X)\$^=\$V70GXSH1)36D-;R"%\$GKIWT1NC:@:.\*GJ1GZ=JY7|WT7  
MSC>@:O ALSF>GB>I: MX?8T4@|V4X2:PE"-S".XPKY@ Z;+-F1!)7/41PX|2 MTHS+OY.  
<|HS?\_1UJN/;:#^"7A0LJ&N%!'AHK2L@CM 5/J&30:ZE\$+C\*QV41!\*:U| M|CU/43/>?  
\$T|511" Y!|"M9I3%Y5PDR|I9#N+'0"G3.R1@8%3J#;J1U1B>F8 MC\*B=YW2?AF;  
<^YJPV8G1PP9ZCD.X\_.RFH15%I7G#Y^\*\*W.1L9.\*T"R)Z""%5RF1B\$?T06F?  
CX1ZGGM#;|Y|!334Y.:PH'@:QP%7!|\$^OG#S;U=9 MY"?IO'3@G|T|A./W7.9,HY.J8TG(BN  
I<|!0%1HM\*)?L96B|\_)YADXGJ Z0R M9QLX9-Y.9K/YS27T|>.,|9)<<  
MTZ45IZY^.;\$69<,F!O5T(/4@E:,@UN6:\_Y\*F9<|T!MK%>#HNW%J.OUPG0)5N M98R)\*  
(XZ-%&,VBC<45<6."M\$K7;Q\*W#EW#K|K"6;5!=( R!ZR:I2YLI\*4 M;2B\_%\$2I  
P)\$:1@R2LM|>O:OM=#\*:@:>BM 3@G;D=@-W';>3K|XBTU9#1" + M2.U5;?  
ALNGB5|FQ^=>EWYKZFO>%79!Q\*:#Q%&^!HF2X6R(- OXFDX6O:;U|7  
M4Y&X<"25SL6VM'+A8&2F@-\_+V=E\$G\*G=>;S'Y0Q=X|)'27<;LFIF&^ 2K|;Q  
M\*SP5|G@Y|C+'\$-'\_M=8B|283-#%\* K)R3 1%9:U|XB?(&7H:IF^X+<;SULX M<=/R=B.--  
\$LI>8;4>H\_\$2T/!1COE|?O\_|X>O<^|H8|?)|<8'U)YM=Y=1U M^;7W9PW?  
9MHIZ;W+Z"5&6X)8CH SB4 (4AHC/8FI=CW8AB36-9!LLA3\$JKY MUR"TO@U%<+W2I&  
<6GRZ>B1U<-I\$|XW,4;CJ2G=|U\_<>%\*\* MF-\$U7;C)G?XO!\_'\_NUP5V5QA?  
Y8\$BI0LLOE?.POE^6WSF:KZ88CRT4P)FH(MI!@%  
5EC74Q@7.+9>;J5KAT6ZWE)0X^&V1^T6|)& P;C

3V1^\_MIGB>?G'CKIRZJL^26'B%HMQ'H?K#\*3"EA4'\$AH|T7(#.I:Q2AI^T@>  
I:LFT@:/3(2J|7.7("SR"&1Y%D08'PVH"CZ.CBGF16 M4Q5\$|;|=SY  
S|.2>\_4&PEDQ^K&'G=QWHT|CU\_QZ\_&|X6E|H|

S@Z=,##ZG:\$'\*\$%A.0^V)&!2QIGTS#M!:SO):Q&V M^VS@JY><=?T  
(B%)ZKF"Q)0#P00#&YC!KR@AR5HCS"W2-1I%QXFF2P%(9X^@#!Y.  
JG%5.%JWZ0\1D@CF-E=T/=04W;F>@/0>7T["/1]NO:H/LJ1>!=1 7/)T25.\*H%5  
MR0\*-.G)'&-6Q=E#D 1'#0J:"8)\>M|H%EQN R2.#/J\6\$F.F/-,(S!!40498 M<\$(Q,#9Y=  
P|"KNVEGF2F&%CP\_5A4X?K#<#G(,QLBN|^NC&\6CZVGT>HZ=W  
MM1@7(A-.HE>L.2VN90(G P6E.9=!9G1=:T/H68\*&C:C6AU\$|HK< I1 N+RZ|  
MU@=/104F:M5|\$@H\*:GTW 59^D)IL 27H@@+@CAF@J@|00AQ2H8-3M8' M4@5^-  
X":&Z?C':ZERR?:2M|M%8!0<.OC%E'3T/8)"Y&.6S-/:2=8/J6CD M|KRB^|X=@QN  
""K%8MVE-VGU|J|T87CL9#:90)W- W#S.(J24AJH J;+|DP\* M8+V0H'TYOK-  
2M'H8<4,2&-'SMT3\$P|S|WL33-/KN.\*1=)NCB:+&X3'%\$AI\*8H0<\*[|]<=>2Q  
M.;SL"E|3=%Y|@H^54?9@R0Q?+A=+-RW37D:|FJ4A)="2|15#;MJ3^XEE\F45(8BU\_  
MKGU|2,7@35'WAJD=)=,DK|/4W?&6&:# 1=4\*.(W&SG%DC2%CU9XQFO/A|G MX\_J  
/LN|X:?!?G>@)6^:TI@\$ )YE AX46K%-&-@:~:@30PN;YRK FUR|2/= ML|'|+T|P??  
D#%Y|NT\*P'J^PBIT|^9RCB|/E=/:M|:N3M\$ ='O!|=W<<."@|\_F1>3Q"CAG.(:8J2D=  
(X)8&P9?)0U%XQ+KF+M#M3; M43IX.?Q^?8Y^)=G B;Q:3LD(0)ZAL?'W?)386>9RS:  
|:2R1NF(#-%!6#;MU MB"1J7"-3@91AJ|2L)!ZX3E08P1@CU=&Z!9T#-  
V+;\*UC|%N./J5P|\$QH9D--X M>5G"G5Q2GR/UH'(9SV.+L|  
1FH=:IT^I7U|U|W)'H|&A|+D'V\*^!A6S=W MB\_+W-^5)0H8NQLMT-  
0UQQ8"3%&GTU7ZUC0^P:7.AGJ"2;/OF"3\*=\$4>)02M  
MT&N4S(#G)D.9\$D.24HRF^/TN>\*0E|'#TK|/WAM(ZY|?2M:??>2|D5  
MC'@!@I7%9\$M!O2Q4A027\*P-)8 M4K.16<9+!|%1QE+.I=-;:Y?8|}\$|Q8U1-+  
(WHLD=N4(6)1DE.P3&&|+'(\*\$-E M N\*31?5L-7J%;=QATS\_ %7<^.(J@\*I/TW73PX\_?  
7MN^.\_GWZ\_G#JM%F^>O:|&MBX|OIG|?A.M^1HN;\$OF8G%#\*.C"Y-5.#JUR:LJ-  
C\*-22>J2KIW6|P|!1(B MRC,\_SF=?QLBY5|J^0W\_G:'K5EGUZ?  
A"6XR^KKF8W30\*L)M98!9+S",+)"\$9I M  
T12Y3EG2JO:R:F;4|E(%02N""HDCZ)/<37@2WZ?\*9)|\#KY6'AE0!\_5H.R"  
MAZ1X5L0ZQV6LC|56.GCV+>UGDW0V87T#N+EMNK@XFY5P#)XID\_3=DLYFFW)3  
M<;0U0DS G\$D@:#)@22 @%151!)\*XKU|26W|=T)|WB~\*!P=" YOANV&\_ =R;| MELE3  
0WM|C5R9&0RI|Y)#E|&#\$(Q#X|X#(:\$;#QWVL7:'=[6)&U8Q3L|AIZ; MWEQ)H W@|  
(;VNVLZSF\_&BS"|+,UAROS'=#&^0%@<3;^D\*Y&J%9\*N\* @JL#\* MU)8\$3K;  
(WDAJ358VL-H6Z':4#JMXFT/Q'L3=3A+<\$W?^0ED)/-(O2^-|\*S! M|R3P?(L9\_Q,IYUY2-  
I9+SNCM1J0Y;%805P,\*|6\$X|>UU>.5HBERZ|(#C^)"=' M1B;AF?? 4YE F:@!\$RD':  
|B|/@3.CG\*J,SAU)'K8&ISD8|Q, 3:0D72UO>H|<  
M3^,O)3G\_|&N87,9N76%^65:Z&A3X&ND;+XM,KJ; G:00J?3N'PGDM Z" \$G&  
MEAX(%\$P9\*(C|VW%"O?"B=IBA!MW#U@|UA\_V|0Z\$!A?\_FZK5/#3AT3/L@I 9% MK0  
1D)\_.)@N9:R|+7-"FILJ=NDD9:\$"6N)YD<3|LBKI:%\*WU73\*S%",^F%\*97\$(L  
M\*5\$7W\*/"47"FM/GW2HO;|!.\*^V>HF&+F)I#;D7QM8-)9%Y(\*7;SM.|LZ^YF  
MLTK0R#P|34N=-0L)"\$.LB5>L4 H9|5Q^3)5PQ8P-8?-RF)LP 1X/YLOS|WY  
M58)T,G)T<7G|UX7IA?.(|&H=10D:IC.>!UR\* X,2#|T2C>4/\* M&%5B/\*N=3K\$)?0-  
7,#6'UMYDVP!NRRFQ\*"Q%PV5Z^+5P|W\*|^+1\*XWB3\_+(, MZ-5!\$P6ER  
4Y1R/ZAJH""JGT:>+&VMI@?9&H@8N3FD-H72FV<|P\_#.S=,^TXD"B:6QA0^9\$>U-  
436GE:R/G4#UPXUA|>>Y-J/GTD MM?=F1.JKV7P^R/%4>(T22M+,V%ET?8N\$|.DL\*-  
+8ZZ|BEH\$:X.N M7;F^/G7#&I?  
|+ZOJ0VC5IKM7A^J=\_M01EJ7,E.,E%)|7^Y;.^YOPH"F3+VR  
MBH>|)U@^0V4C|YGV5#Q:2UP-Z,?KE)2SV54KTX,O;CPIZO\_J+O76F%Y=!8AL  
M678,I.N.'2/!.V?!4TXLXR\$)6|O|W|#\$)|@M0JR'FB8RB/L371++R\_ MNV59TK?  
C\_ /1B1R89\$A7WX()-9=>'TC!?'L\$O#=#K:CNG:C;2V)+7)4M/>|+H' M<0L;  
(\_'!CCQ)YV6^Z&S^|> |30.NINNJ,D(/,&3"\$O:H-90VCV#1B %O?5+. MV^3E04CZ(QT-  
UWU;D^9C;9#UQ?UV I1W\$DCO|J1|V7G&,2&R\$,"#D""L5&CQ M" XLE\$&U6J">  
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MDTA\*4)|%|!\*"9""8S RS%Q))4/.<|0.|>5<-&%H<'WBY":@%V|RV+1W:2267P  
M:13@G&3E;HF T1&=K2R2|1KZ6NGD:U!UK!%\$.|Q#N\*J0TG^/ZBD)OOLC N  
M76VF%\*@BB@N0J,J1922"X^@D;:N3-2%R5WW(JHM\$#5M2,S3N=A)10Z;>\_75U M-  
T5W>XT(|WVR\*4(6NHSD8.4B"FT(&K.DR3\*NZ|MY+Q\$U;7,T-#;240-0>^N MVS2^&)  
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M"8T\*G"O%/>/,5,^3>9&H)NJV^P);71&U@+FK)9RD2>?9S-:=4ND5)U)S L:5  
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L4^4JG/KJ.:A04|7D/7?F\*PDI';0=\_<(.+WT  
M\*+;2|RK%U4E@T7DS,8\*\*LHRC/5S|'3Y\*5P7XBK)IAV  
ML+8^!T>2>9\*CT\#"XNR30BOG#8D|:.",Z4 M997\_EY%I7|QD97)<#  
!\$M/SB8QN^<>>3JUF-#SVWJH:LAU\_QA)B>IQ/<087M\$|R  
X&F\*5P;D.7<,FN/6&P>HB:2"D M>CU-  
X\*.:QS)|2V9"C4.B"47705BMP,6,>X8+%GE47I/-\_2'OD3#PV-/J.GYP M |0|PYO  
RU6/\_|0H\*Q@I+E-\*)0:K0ND;2 1XS3/8Z!TQ)@>J:FN@>R0,7.G<  
M/UZV9\_BPA7==EQ|Z>)LUMTXG20W.5P4Y=R=U9^|J>+%|/G|:AI \$KIC5-MI+1%\*  
|K9.5?ZI1\$@VHKHLDX^W&N8|T@!WJ90'3B\_H2\_X|,W\_!E31(I-R|\*N) M6RS&>1PZ\$9|  
|C8ASUE(S|\$)\$IY\$(\$4\*X""TH":|>5|4+I"PNL&/=^.\_=\*-IR6,>AT  
\*O=\*I>/XKCS>@8"!8QT|ZL!|2:4:|O|UYP(??Z'|4 M\_:3|UDG\*/Y6\_?  
SLYNGF^ ^SL:Y.LY>7|%FV'U\_-/?WK|\_/G/X|>G1|H|. 'H MI/K@PIG|Z|?'OWTX\_KPR|?  
C=T>OCPY/OU\_&8GR! GD><&L^| ^=,PN|OZ>KQ MWT&IXB+2UV6:QA3\_LO-  
XW|\*""Q'T<389A|M7+<((KA.BPMN(|GI0:(FIJ(&%  
MG#C^T#I=NX\_:T|3L>I@>S|\_ =|&J<|>O9=(&/C|T\_7KG%>'&MQ>)-6H3Y^//M\$.=  
|M|VA#%Y-RH4Y|9FXA\*:J#)J7|1^%:2\$"\$|'\$&(EB|Q7<MSJSJ=4\$#C\_:N@|G|AW,  
|&\$A6F|X|. #KY\_>#=#;X>:\*|S;7ZVC\$Y|@I9+>^O& M|\_ =Y#\*5P=:3V>)R?@=D+G  
F8D9|C"L%@E\_"EE\*#?D)TD3CMB:|=3\_\$5Q|O|T;N#5^|.WQZ?G|Z|.SP|?(V\_=:;5^?  
7,L^JHEW6)K:1O|A2BE:PG M/\$O\*|HRR89#S)& H&6<>>8&-  
&>)"F6BJU|3OSYUNX=7;|Y4 M2@.Z=  
|UW|W^D93<\*^/Y;I\_%UFA=7YFSNXDVS|HLM=+N#3)\*\$Y:#|\_%3:<@8\*  
M)C\$&\*5O'&3&TC|A^/VL9>K|)+TA|&/9M C-  
JM)WQPCY"QJY;L>G9|F"W11\$"XEW#V58#|YDV/(5|GJYPF"5PW\*%51  
M!U:C\$>&M2|S:Y.HRM76ZY%:.'#ZK==47-?D?4QJV:UU)O#DZ/?#|Z.?M|&)|W|  
MY3H:Z\$ER\*NF;-VF.\$BT-5HZF")S+50!W&G|\_|?R|I.%;@=|@S"O\$D/>EDVAR  
M(%AIB&\$3|EB8E9X1E3M|YD=R-U5?VWQZMNM(9A-FFD+2=+2IR\$K|%)H2\$HK  
MH1TR4M:NU-B%WF&UV;XP>5\_K|4W""S2J\_X|=O3P\_/2GS^ ^.T=S7/PX#CG-  
\_J|HHW\*2|246H#::D MAS\_04:=2/93!\$8J@|JEF06+L2X2\$5.|RJOG\*3TBSN|%-  
\*R|L'ERFXU\_NK|\*I; M1^BV5N5|GE97B'?V%8|4!)?0"V-  
ETE2(X!5%3TCF3\*1@|@L7X/-8J4S2L;MP1 M+G=N60>34K/:|\_3L^/5\_-'K|'#E7"Z>'??  
CLZ^| ^B\$BH9%""(J3P\$ 4C)|\_NOOV.Y=U) EA MN("\$SEWI3^?  
E,B|\_9G\$C\$Q.:C"&|4|RP&;F\_O#YP-+'!R.UU"1VLK|!&K.:L=\*L MS(:Z) MD(0PZ12I/A+  
|26\*&U4M5<'!?X|1A?+.Z|S-H|/:2T,CY\_5QEV-V^&&|\_|+GG M'E9|JZO\_-B754QJ@C)?  
7|8S7LR|=9S7(Y9\$8"LDZDZ+|O=(Y%FCSE74H| ^C.:@|>"@O0\$?2V?LJ\_>\$FTS  
M"H=55\_UAZT\$Y:7|R:U:QG1|^4M3\$R>"XY.B)%!=G!S^?OCAM|.C#V^/3|YO  
MZXVN|=A\*?NCF2ZBD|D|3>4%+\*9N9?Q\_X==OCCX7,:AQ<|24)K15!>9:57;-M%7J M8>  
|.F:USO'9KXGAUM=.=|YY4K7B\$^14^M|JL.3H2,G0N7;A\_Y&%AE2@;\_ER"|A\$Y"=J|211A  
MZXPV(E-N: ^N'YRD: ^,YO1QP|J|FJO\_UF5<5ZU8?7%4|:.%"/7^?)96/+ZK\_  
MTDJG0T9\$&J"YZV\*9/9@4+\*1\$'/,N<|&F8)!GM?.UZ-LV&X|/0&L|Z\$,V|RB:W-^G!\_  
M:K^\_) \$JCL40JT+A-0!#/P ;?989'F1C1PK^<4K7NVX9MU5,9.WUQN0\$=5={0  
MYNE3FBZZ\_-?2O^KQ#9\$+\$;XD!U.\*.85,\$KQ7&\*.DGJK4!E7|PF|FW#-N+I M|2#L03-  
\_Y.GN'|E4@6L,VX:ZRGK/1#9|@2C2LQ.OOLHM\*L>B;3D|0,VV>G  
M)U!58GX#;/J0\_KC#H\_ELBE^&57KJ\$|O\$\*Z>|H!"\$8"7^GL"GB-XN\$30JYG\$3 MU=9?F|  
(X:#O@GB#7JZ: "(Z+ \$7,U|E|HT7\_WB--(R7Y:N1#HY'D0(D:M\$6 M4-  
Z|YRH!=XX0\*PG)K'X\*P9/D#-O|MS|\_L0K|FXUHW?2..>L\*,# (&BLS 4:9=C\$ZEF3M9K9|  
K8Y#9|2O)RDXWSS MEJO0|S1>M|+ #/? ^N?+:>#P|\*14:<|Q.G4|/2>'.93.WZ\*<2  
ER4%B\_,": N M\*7#<,:-5=H;7MJ2J+J#AQCF;X.Y!GL!@0F|@H+RWY\*  
<6^=MTYA=IWI6;'TT\_ M7R|QQZCCD36KEJ.W>5|"Y'\*+"<1'|L0CV"5|N  
UI4%K(WGJ30'46<\*P|;7> M4#ZDH-O#^8M;&S\_P83:=?|>|OM77 B?IN/\_NDSW-  
S|E\*94AQ\* T+U,R' 7G MM02=39\*1L&A(|621O2QLV+CAO09\$ Z 8-FA|PX^NYW?D-  
NO\$Y17B(#M%'C \$A73>RM O?C,4(I B.VGUS|MA|,LS:3^AV\$UJ?OA^GON FB  
M'DNN|45@#9RESZ\_M-S1!W63|WTC6;+X.%N,BVAOE/RH2>AF\$|F@V6HV(4N  
M\$R!'"8;0G:\$=00M LW2M6-R)\_6&^|"2CW)^YFC\_!G6WUN>XJO|\_|="KM|2Q\_  
MK/;DB8Y+B|:<4LH21'K|P& M3O:  
|6>7MA+ANB>6/LUFGID^\*#. \_I:F6)"%XPR+9DSN;B;A><4CT6I+5+K?  
M4ORQW+\_M7C|LP5H+9WMB?@,FX<%D,ONCN.YH%:QNT|HUXP>/X|LHOLA2\*(%

M2Z;8 [9L]60G(+ = +\*(D:1@7-SH?:U0 [T#MLN+ FV#MR;Y%I1@MWN^YCF>3:-  
MN(F:W\_ [W@HY|2)2J4#ITJ@Z\*HNF:V002%92A>0291LHP8U>/FQPN1/^  
@I2YRR1CUE%],X,KM@\$&T!+W%+"<\$YX MK\*P  
MZ5UV!AT;>6W%XDU@,R/:K%\A9F\$05 6>S10<=E;E+N#;\*6/J+ZX(0>PQ|  
IM:KGZ%02TC-9 M4 5"\$%T\*A")D076,G\*?,6KN\*=,#Q",?FPJ-\$W)DB0I(R05(P5%%-UDBP-  
\*"1 MX EN/Q6#-K6G2JQ+V|)#=0O:#M:<#\*A4EU|Y^<\*Z?G'C:?&:CJ:GO;AOWSO.  
M;Z|5S95Y6WRL6P98PM"\$X!\*8|QJ\$HP(94\$9"F)QH\$E'(6+LY1\_5%#!ND:13C M/6.AV?-  
JRT\$9V|H"N|UNT-D@/=H8CXQ|"#X+|KJ>+ #2B|: @3&"T4V\*RE982C  
M)JWNA)!GMCE0MXSD)TV-"42RG4F&LB<+"E&9JR48NL\*(NY=EKW|Q0U\_-AC  
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T0\_7EM.25!RE!1=7^8Z>=!.F1@D4T+4/HG|7,V/75F\$V0\_|>0, #)(+&(9; M7IS-  
NZJ::|T\*7WU|/7&+.S\$-Y950DF3(2>1226.0WXR!-0F2R\*/I/8MSIJJ  
M#>RHMP#C>J)K"i\$(5Q>7'9|I%IU/M(|J\_0C|E2XW"1!  
M<>\$X3|A34|N^W9'D87,NFD!P\_Z)NUH9^?  
++6MN;RLT\_K>>2E,XX7Z)T|31/3/(?:71WZ&@AVNQ7NOZ&4N@:T0=Z,)Y>X/>Y7  
MN&:3#>X\_D#&8U71|/\$RP'KBS-3M&2"-^;MMN(US:'B6V"H: ?U5W|":U9O/3.|M:UOE|?  
(C>Q|UJ,:VVQ  
E\*#.6.E9&\_B03AFP0L9P0E..\$V2I^IC7\_1VZMO5S^|4\_W\*+=6E6Z/@93IRHKA??&FY9Y61  
M(E@?9'49/!N1VN@8LDTP|\$R@KS>A-14QZ93WAJET|CF5!H!EG<5U/OO:O/KI  
MY:H=L(P47A"EY(K+8P!Z|S:GZ)VMWF9\_.TJ'C?#UC,S>1-;LZ7MG7-36 M"3('E%|DE6?  
B2R/S#%"|32X Q\$7=Q0)Q0XDA\*XF(-01#LJ:|\_459QGY;|> MJ=?\_.)^=S|T%\_M7MF-  
G430XNRE?\_W8GD?5I^FL7#20H"/>.H2FT5T;B1>+D|\_M(1D)D\*U5V!81"=4:?  
Q\*.32BI'6&T.0HJ|V0L;Q6'<:U3XL M:7FJRK3;12//@D0+(8/0F8\*(OJ.%8"U8=-+1948N^?  
Z2H3>EMMD16IN@Z9DN MPWT\*KP%/H#LS#L)\_78Y7G6H.OHX7(Z\$31|U-  
@95\$1H\$N#!C\*,Q!OB!-BJ-|+YZ..",FX\_:#S\*Q"@R26'B'&0@S1BQ1Y  
M<+W#:D7)P#IK9PF\_)DMV#UL-X+O>X%|1!,SHS: ?+=ZG"Y\_F(ZHYDS08H\$J5-MZF)  
<@T|Y@ (HA\*.-Q(!@U#'#'6!JB^S'0>+5YM; F4Q7'J;|7|  
M\_95=\*7K.G;&K=!'K0/#@P4EG@)G\$A22|X"G20S|>M0U#|%MX/%P\_F0?LFH  
MA1L<)>\_&TW2T3!>+\$5'>6B)TX5UW42;|T|A):.XTVC4\*\_.1GR1SF%S:JLY  
MKNL\*=%@'X|-EV67'^5V:QFZ17=[PV?QRL3R<+KMBNY'U6D>%.YVK)/&XT0:|MM!X|-  
U|STKA?^!>|C#5>U)SFJRSH66|<;P1#\*=YVJ\*RV^&#&NE4G9-6&.H\*JF  
M"+@R0IA182E%A2|5|NAY|!4#C|H: C<|<|K-H\_+P:YAE MQ?  
(@X|^/9&1E(@Z,H0:T(-3(0GU4>U5:%|X&E4^X+M@.+> M&N1?  
TMS/\*@RBJK+DDI1:KG+.9A\_=?\$0=<9EK G15Z|XY6\*,4<&JE-= \$P:=V+ MZK0'P@8>  
<+5')3RT5)O-"K@9V|O\*^CGX|,:=T<&KHW==?YOW^~W?3@|/?"4X  
M\*3U03HX^\_/+JX/1H^R2!G=Y6>4|QS@O>QU#C;\*42AF7000ITIX4 ;ZD-R9GC  
M3H3L=>T1"GT.-:XQ|7#E'CIB#9&&0M\*Q)!J6LJ6\_F3N&!XJ63+:|!#7|8EO  
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CKVZ#PB<9&=<20(1 MY>I?,3 |Z-+Z\*\_D87\$Z^~ROF&;H: 5LM,\*P!MITDTQ+:7GV|^?  
+7<9HC49^~MO4M?TJ3;H0H9DS+ #M3!3>JX2\_\*I\$'BQ^Q2VC,0OJ=S-K439PU+.U  
|:6#%M" MYMW=|G:|5\_NZ#("B 1FF@HX@N.GN"4IRK^&X|:3&S;T/A?  
@4@8UHQH(64;X",7C\_H:@:)+5\$ MY|\_DH:N2L|3!"6U!J:)")|&R6+L:|":|3:3QI  
:H62/2'3:OYZ|T1?IVDA;C  
MB/3C8M|Y|LMS=YY>N?"/%&|'O5\_73S"J0T95)\*T5.I0L,0RH%KPR%UFCMR+ M2SJR-  
:WA2X<%VW# F.U%2D,G4."!L^GR1&9"9>%!4HJB74%QFI95COCWEU-  
DZV36;QIL5|B2B-2" MSFCZ\$"+1J> 2RI%EKBN^U\_=SZJ'Z-  
C6\$MR=DB.>V=F?!.T0T4\*5?3|P/O>|=M.-Z #GN3\_/^6^H,O;CPIA|+;V?  
S4/9T|/'>6>8\*!|I3!GL@SM(Z-S09R3,Y3-M0F)|Q:8=I ESONT',LDID&4B;9  
M!,"M".X|&,TMY&Q0^S\*I(jL=W%N/LD:R\$09W+WN08Q.'Y>W^NK/'43G@E4\$IGAIJT^@/  
?N0^9/J;5OVMU^B^>|P|~W?%6W MV%|HYB9OJ5R2N?4"|U&\*290/N:@ZS8K22Z|4(  
L"DE,BN/!&5Q|7|6.48GKJ M&6XH!SR%")O0!R:BX6D(EUFZ& 2I'4O|9RC%W  
10\_95B;B+9&4-BB%'.3N30\*M0<%?|)% (6.. M0+)"&|MS X9|!31)G64\*\$O?O/BJ/?KA2S(W  
L\$TIYB:2:0EMSQ=I&8|+D4H!  
MR+DTE"AL2T:#|EHH8Q5J;=DEG^\*4LQ\*YVTM&::S\$+4J;WP(06H92^~|\_\*R  
MDN63,N1@E))>.9%|<^O^~\*68&R%DIU+,3<35\$A8?J=M\$>F1;1< MM/"X?  
5,6#G>S2+T5-6|9+==(\*)>9&(-B@6FX3B301='ZJ<(921K4@"9(O?;X)  
MP87\$ \$CN@.C@5=#\*B.K3^W/5R.QVS%:34@"ZKFC(N!J42WGA

MN'6!1\*=4 !ZZ^ZM6^C&JYC:"QT[52IO(:E@@7B\_DAKDGX\_-/R^MU\*\$--1/B  
MM52#\&AE6R\|L,O)ED)3\_6+F'OV%7^B8K@MX55/\_@T=GADN=WZ?IO.\_\*W?  
V%VYQ\_BCV>H M92;C#BROW21<3KHO3V:3R=O9\_1WCR/4"RE:M+XUPS=T=\*F0"D!  
DK="1& MT-!& :PGD8B ?N'Z?,:9CC,M+1 \_L1G\_CY>?GJP^,7WJ\_ ^>51TCN\|>,I"\*9  
MEP16IK4L%1<\$7-0!B").6FD)K#|^J\_(:FMHG\_Z)SC7CNWJ"R|5;YG;:C63Q=  
MNGF=S@,W7-A('VJ?T\$;MDR;."T3|@KWCO/1-  
\_PNTF')M7;S45OJVKJ6J|!3=4&G%HZD:IPY'CY\*ZG\_S7/D"V3RU@\*=0\_=? (H?6=  
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1+VJM"8\4I:L1\$,|6"\$2<)MU M=%ZB=|W;.)M|+W;8JM!\_SBU9#7Q\_KEWZ\7(>/KE%6I2V  
HNCQ>\*RS"A+|01:ZUNY4\_|,|FP/=   
MGW1GCF3@\*EKC(:040004F/."04Y).Q\*RI+GAH\_%F'8U\$-|N%|QXVW\$98^G/M  
MISOB&3%)C8Z!\_O%2%BZ4|=&: D|R:4LY1PN@W1UU9R6-!#?\_&??4MGC:H87Q  
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M;8ZA'>\_F#J>QM7WTL2,./=,Y/B|J2:N\_1TE00W1@H%P9HIQ\$ "014T77E\$,:  
MN0ZDMUN"OA:UUD|3\_^-F#0JF!DS C^|JG9G-N|:(HXD,2IED<#Z:\$ 8@B8L  
MB1ZD\$=\*6FAK+:G<'N4|#(V;7X E-.|EFV.SH^|JOB:/I4MJZ;\_R,M3|:++?Y1K  
M|E5GUQ,TQ!8C\*A.>CL( 9ZQLYT-&\*R#\_;&\_0NS M\_<9>?  
\_OMX,/9T=G|V='OAT^D49AD:#5X \$R:7H8MHJPO<&Y(E:HU\$|M>?5KB/  
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M\_<@=NS:"PC8=NS:02Z-0>|7BN80&\*),-/C0>1\$P7\*G@>3LF.6|N\_IV+4|  
M&+:IV+6)9%I"V\_.|?!\*W@:#1=D)#H(@OYP/%)3U.EIF63\*U^\_#\_4|V|HG>B  
MUD)22|A;J|H|=)%D\*23X\*-8IE\*"BY1#|)3YJ\*CC>A|!|^|D|=&"FD|W+U?  
9!6D\$,#VJKNH.:@ M!\$D!-ZF3K!0Y&# )|RR5)DMO+?.L=E+PG|\_KUD:  
ZK/KUB;2\_>&Z;@FMB2=X MJN0@:/J"1,|)\*T%GPKD1J\_CDO2C?  
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P\_2|>M+>%53P(-'-9W+.7.E"UZ\_#<&P-" M\*0T!;1M,O "U:;)J\$'QO4G:7  
MD|L+,BQ|D@B!)4\$D9(#C|L3N!5&:Z8BK=X+|[\$6BAC7,|@2SW431(+:Z%BOI M2T)OY-  
O5BA)/,BN\*QB@)N%N\$Q17%X\$ L:2,7W\$52.Z+|,E7#1N#VA\*X=A=\$@  
MO(j%6F:MW|DPB2KG9K53'O>##(+Z|\*:F|B"HS'597KE9Q,|#G53@!9C|)A  
M&Z/L"685A-(BU+Y^3F%5GGIO:59JXJ2,|G#OZ#+|QH#CCD"DZ"-EY;FI?O7Y M,E7#=#O?  
8%|1V\$|:1%K,EZ,3-SU?=.N")\*F-|\* %0Z\*C\*:E7)=DO1!O0VQ:2  
MKH4@?.H=|."\_:|'SW0L;:|ZV (CKJ0F6QF\_RQY7Z,J+5>/' "& T M>B9IU|BW%B2&C  
\_L(\*S|XMZ"K/'7A#Y=R| =6.C;B&Q6@W|#"|Y|O4.X0&V6"!4(|U\*3YUS (Y%%  
MX,1D8\_\$G1E41\_-V7#A.FJ2;XK?DWL.#\_GLHE78H'Z-V|&S8(+3BZ6A0D"<@&  
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M9!+=&T>)/G1\$Y%.3|="<.U\*|,|^&#;26W!/?&><|R\*T|6+Y)?GF:H7+PQ8TG  
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M\$2IM|2+>|2AM)\$FX#\_#,|B|)C\*(U)ANB8-!O;I@T7)> YDL%+;DL^E>-X M+G!  
<+)|W\_|'UI4YQ'LNXORHC:EX|((9NX""0><+W M"Y&U2=Q|M+G|SZV|6LP|Q|-M=;W  
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M@S<'3'|C\$Z,ZQ\$1LH1,^P+|M>:#|D|JOQ/:B4&>Z^)^ZX'ZVM)|56I98@-'S  
MS&.,Q:7AUA/|),?96-BMXT|A|L|W?VWR\_OPR\_SJ8W|\_&8"6\$4L/(M"N.8"?  
@; \*\*R;COOM|X!D=?<|H|6)R|1=Y|J>I69&SL6'6 MPIQKSP.=0%|L(YME#PXF>-  
HB\_A>H\*OCF, 0E+PP|JV-2CI(TLP|'NC3S6|  
M\*;FD9R.2W^F4"H!;:|29FYA'6SRW\_."^58Q+:X2(|2?V#5!/3Z";: H7SVB= M+L2-  
D89,%A(BAF0A!DDGV=)OR|8MG&|P8M|0A"PUL6^(NGK"XH/Y#.ECS;.)H>?  
R>DDU+X6<"VBD2|J&%Z;:>G(MP|) M\*#"YE04&32=%(P>+6LH8=2Q^%7?  
7D&FC\*UVFN#IX+:\*1ON#UP|3|ZZURU::0 MT24,ZDA"7KM)M  
YU19,%FR0FG9(L9D2GX"F2.KG%5N-+\*V0GE|'>T>|5A! =M)|AO1|^E4F24#"%"6\_-?  
(D>10"@?9^%R<\*X;\$.'Y8YR>Z.C'&6@#A.9"UTDH'



M2/LTN9BIYKZD[@DN;WOD2EVY8.HP+B>YU!F?  
+B)G.Z%MKS[\$6G8^1!0V)DBRA4=)JU8F!D M5DYGH:-  
)C7\$XD,3U8G\$TJ\$Q6H<.,8+DSO3S|AI?YH,PAQ|"C1L4"L%"WTJ3\$ MPCCKQ;<=R-  
JHHBM8W19\$,>,"FB2C,\*UG8+U\$SWI?U79:~Q9.2ZJ@ S@|W!=|H!\_+MZ^:N96AS\$LZ"4-  
R2UQ52#1QOB"+HQ\$OB-K=.5#U-22|06E;3D^9B|P\_|Q?W M\$|?VW0S|(1+7S\*G?  
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+\*PY;\_J\$T7F\_ K^BY.?LAI7//X(DJ1B>9|/4P ML-?8P+I>4D/APR\_AHRY\_ERG4."  
M5\$J9ID3:..MC|\$9AWJ0A0:/%0<:%W@ITMW9?LBD(3S|??(M MUS:/=WC^|Z/+2?SWB2  
O:E8((4RMN\*H.&Z\*1P&.)R7\$696&X^1.T96M;K0(R+ ML2;R|^!A?  
+5E/C\$Z\$|YFT%Y@'0SB:Y^0@"P+%SKA"&//FDPO&\*VS;UQ<-7'  
MV^!1|P|94B:HI7W@8.T-1 4+=VZK\*978D26O%1.M78Z7Z=JO;V \*T78LCKI MX Z|?^O?  
32XN)O\_)Z43|HJ1'NH43JW1K|J&D -P6\*Y7Q48;VTZ >4S\$7BNQF MHFA)F7> FOLC,/U  
PGMW;?DW\_ =WO,UVUL\_VGVV<9+^KZTXLO>'|ZOS.|34|\$ M>H9S!#9;))  
|X=?/>\_!US@>72-=R8V M1.AS5|!ET14T(?D MLP:??0 EI8%@Z:H5;7JF|-  
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X9;|H\$B"@15\$|U3"9Z&'R)6C"-J?F6O\*\$TKO?J6P'^1E5:#Z"| M9>&!+&|:B-  
+|^6%UQ:N\_VLE.KH\*I%Z42YSJHF0@W|V^N7&4KDD|JEHVH  
M2P0%23LXXX\$YXS03C&LYVN29Y4A?;|HJ%1!>@XH|0/9|&\*D>W)Q.!!+T69%B3  
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X(T%6UDE&9+Q7,;:TRLKR :2M=X,UH@0&UM%'5Q9 M|X|  
SF>1#HD,L0"5M3^R6C)HLA,06)>%N\*K<-O:#'R2D/5FKE;B:RPK\_FYW  
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F9|USQ"%Y!ID(H94|8/W?E;7F)5UEEX@UHIZ;(O5T?(B:~J MN,KLP!3|>'5.00T+S|Y-  
SM/=I: ^<8L\$H8'6OM#)!(@#?)099)|8398FZ|\_..I  
M.M.;)^D&>TNKJ(OK|"A^S>GJ+!^4QV|A@VS1?352RKKHZ\$"K1/(J28\$/CH.P  
M/&03B0G=.MH|B,#U/N%CN|GCZ;J#&^|EX6U|J\_/\_C>G|'K=>GZ!\_?B M6EZB'?  
I+)62=@T6XUY)<5'J04O#U\$#/P5I'"HG,V&57"Q|&PG@>+C.85|F\*/M--'C|A;|I&|=FX=  
|\_ZQ,T+|R4|\_HAE)2|SL\_HJD6)+\$-X|L +KS\$S% 1VO MV%'1,!:+P-  
9>=U\_5(J(8;Q.W\$&MSN>+90|@:0? 2D^4%=6P=^'I+U2)#|+-(  
MM<@0|700:=B>G%7|X@\*OERT;JXQC9\$DD4|UDKS0\$@:Y.=P\_2H2CT\*C0&UX|4  
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K+WF0UM.I"8%,367)3ZGY|N#T M-|5<5SKD4<;J|DM1+|!91-  
M/S|\$82|\$R@|!#DN"BI%3WGY/^B M#2&':+)EK5<@O+\$DS#+OV7BZZ@"  
(/PJO#J\$|GGS\$R\_KKH>)U^/)3T'X)T/K M.\_S5SZ?YA-95^1@-F PIKK,FEZ(E  
K8\*!0FKZUWK2\_0=  
M=H\_3PTS>\_VF|S.G\$2.E9=@(R+\_6Y|PH|"QJX%\*GXH&T)JVVN:=MDY(>X^%Q  
M05UU@,%/%Y.86\_GX,/G\_<.=K;W:6+IW<'1TL+^|\_|?\_ MT?"G?WC,?  
IK!WWNV+F/Q86P^KR(|AU"0H8#Z;&M1W9E3Q!8615.BU9R\*W+  
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M)FWX(NM#9|VZSL.Q=\_NFB? VP30(W913M\$NYO515ND\*.  
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M\$|J)3YBC|A:UZV=8A99EPF"XS7A@T6XUEUZHS\*T7L|WS6\_ =U1U8!CG+SA4Y  
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MBS10;%V\*:( E|T '5.0G'P|)E=KYVQ6.?T0\_"Q23C|\$/1UXN,|5WWIK"F-% M@IB()N2  
9!,YLDJ\*+:U'TKS|KG-Y+XLBZ!)A#!B4M<29L M@2Q4SL'8S)-ZV8+|IUYK;0E2UMY%.



MD^"L%"%K+T-I  
M\_8+\_BN7TBV!U7&5V8(H^6:F=46A)H@)=IULKBI\BP6BT62[F\!:)UJ>^/%  
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/DC9@I#>B48O1(8K:;#SG#>\*,O-P;A\$/K6B\+10#)9 MD<;Z\2'E5AZ[B0Q8<"  
/J\$'5E3T.:U@I<9FYUB;R\_O>-CN;OCFWXC:>K#B/& MEV<=WHP\IE\_-/7-  
G.E+#+>6PY)L1I=X@JPKG(\*R!@6B2\;UD\_UPL1N4LOD( #- M74\_=4H=P';D=:@YZ,PMMZ  
RKQ\$I>DJP6-2Z)RSWC+NH6H\4?,MKGA^EMSZ\NRU'<:W7SF(A?H8X\>  
/FY79VB(G9XZ\7DZLO7S^<-CWC>-J<=>LX MPZ"A&%%GC9<,SM8B!FF9LS+I'A&V,K  
\_2KQO18L\X#SMIK?-,A7=F\X\G MCQ@OA10/OO/CZX#JP!,X7QO=^!Q\*,49?  
&N7LAGOZTUR;0#DFVE^TR#\_,/'\SZ%P;W')\$0\_1%#NY,RE M0YN,@21M-=)RA)  
P0K:\*YQ"BM\*Y.L5E"-ZD5O95A%Z6U^H&0;@Z&I.KRR/R MK,\_R\?  
ZT\WCYH\_=\$GFR(64\$[NK&\*2,.."\$]"\*R3-@;:E\*W3S&TYV(SP2@/H M+>%P-L;IH94?  
N38BE28B EJ-R0HJP\*@(6>3NYEJN\I6%<0\_7FJ-R.TLEZT M-I#W!MWSSSG:/S\*O@I1!H0  
I6^H6ZYQY\$R\*46)(F3\NPW'KV5%,&-B/4LC\< MMT?!IAV!)QSO'YGWC,\*U20HUQK>  
/H:PQL1NAES4>@  
M\*0HV\0@;S;%C)JM(3UY(LI"+S@4\$+1C)WDN46AJ&K9=G+4\_U9H1BU@SVY?7=  
M\8L.O8.M\_..MO;V#?VWM;I?I%MN'.^JWC^L>R)VC\_.W#PZWCW3\6G^8Q\\*JO  
M,ZMC"98:3>(XS#&?\_EW1=3\RH0B\1I,93#\_EOZ^@  
I0J@4E).)91D67U0+),SDXG1\_G+K)\_EA P;@245R\*Z6"PB6('A;OTJ) M.U^D-N)EJ+SV\$>N-  
/RRKTH==CLT\$V<&I>=/<=I/E7D#SUY<"T1A@M-URFSS9=(K8FV\ID896  
MN.X9#YM^3\$Z\$T#J;VCR::O(G(S'+JKFAE'+&.%'2'-D%B-XO4&\$KB \2'<I M #63.#  
<';Z9::0Z7V?PG1\MKQHE\3W)'34^\_T,7&YLAMRL%Z@P'-H;P^ M\;YW"L@-  
XX>DOHN\_1T.^?V+KI'3DJA\7-AH&RKF:X,\2N+'&:(.EE>\GF\$?  
MN%X7O\*%A.Y:0UPR=GZ\_PXQG.I-JK-13-\*W\_.I,ZC0.JHYV"LGM\O3O\_\*\M^N7K94Y;?  
Q/K7\_\*) M>E34PW/I,^?IDW.LY@F>[4\_N;)(3&8I SP)\$+SSQI>B\21>)+Y\ICR;!'T-O  
M#;/R2=KF@J'M'8:C;J2\&\_#6\MT\CV1+?,H797+QC7YB=MB.\I>\_)A=X<7KV  
M\_>,DG993.E\3X\_>'TQ-EK2N>!\*NUUZ ,&N)9,DC&\*L&1!\*M?7U3=C)RY@.=Z M\I  
I:;%-3G\4=?57\*.;),A\_8AQ(I5S(I;TC=TU:I "WM\/'9J=Q\ S3Q82,  
MY#HJ;G\*1;\_RMZY\$7)ZEPem!++HNP"VDE2# ZXX0UX;.)KOM9R;N/DB\F03  
M8#B.4C8S\U=\_\I/X?&'@IW=@^V#CY\CG:/=P\_VQTD\$OO9I\*\@+ #F)XQ#0A M9HXRT?  
7E;2"K4#,%@=7EZ(6)\$A>R\+IU\4S#-.\$3)>DQSD;W\\$\N\I\+JW/S  
MGKCPKT=8^>31YA"!I\FSB7H4,KM#QC9GO\H45K3V4A8DM;I\Y!#DO##^8S1\I-M=?  
#L/L"XP3L;+H90W0YA !,55'R&,\$)I:\$P+8MGF#VNP"9\BK1NAGR;!Y/7  
MC<.E=;894+R9=B9R,\$GH.G2A,B9R B=U@.!9S,Z6\$&WKJ01S\$]?%E/ZVT!@. MOP7TM-  
YXSH.IQ?>\S-I6/N"WT\O\I'3&PYO9VWGG&ST'G22LW7JL)4)XMG M\564OFY9?  
S5ZL^"'=X^T15\_P6:E\*^@/=QZNSR\RB\$%Z2+8GW\I\EB\_A@JO:/ M7%ME;JMB  
4O/2.VALH E\*<@8BTY&AR1?S\U)&B\I)3QK  
>MV3IT"E\$6QBxz,B\DBMRQD7HR+KJ"H7/M\)-X=%DP  
R4H60LQ%&="=V.7J&Q\#C":VCA\*^1M-Z"V=6C;@&>ND"9^?3\*^+H M&6ZT4-  
PYNJRE(>M924YNG/;!D@I\RLRRTZTG!KY,T7HK9U:%L68ZZ0!A6\I MOMR\*\_WUU>K-  
\*M\_IGD6<21R\*;H.Y@5\S(VDC#@0>N9>0E\8:5T\_1T(NCER,GBNZ9\ZN;(0%XX!  
(EJZ>;4+THID3?-9CD\2LN:Q&4MK^!7( M+"#N=?NA#PO#I\5VP4Z)  
RN:MA<^U++M8T#E\& Y,XH(U6VX9\$E\1K^=)G M\I  
(6(110X&4.:/=PE#V\>NG1GE^\_JA;MW-T3)C\_/'6%M=XW\*SY/AT%?:JG(=8!A3X/Q=.\B>?  
MDR\_LPYH=3W\6M"(9>&X\*>%4D1XO:E1540@|C>LW3J-8\$|1\$5.QS)\_AK)Y\_D+  
M&3MI+"Q\_/L?;&1-5RC7 =#HK?SRX./U"/UY5?GV\*/UWD;Z=7WVJ#UJPF#7TJ M#-\$  
\*EGGK9"51?QBM;RR"2J0R=5Z^DA+^M<|=-VI-"%^-NON\MA?91^\$|XIFY M.K\*TKC>-  
Y\$^@">2YUB@8"<\*5TGJ48!O\*USQ3JC;I96\*F\W'7&EM\>'UM\I. MT?'6\  
<|LO\_..Z@3:0\&\*:U\Y<-64%D\A-T1"VNU53XG@I3,NFY\LX0KIQFX  
ME"W\@S\*6UB\Y\1X6UEEF;ZLK,R#&!8CH"1ND@!&'JE;G0^N\*QC=36#L\$.:T\* M:X?  
HJ\G\_14OT)A?6#H+&PH6U0\_2T M\MS28E6("I&Q#=>6-L0G\*M070?/I  
(!B32,04E!"B5E2%PU?J??7F'M(@@=65<=H'#NP)BV+.?H!5A? MM\I:P5">=%5FG^C-  
ID2.YC\*\*U\ID;LO#+!ZO'@\*H\^FIQE M'2Q)!  
I\64M0,+CA3+)T\S8RSKS\=2Y.Q(GX0;QP0LU\X?@Y\*), (0KSH0Q+E\*\/?  
CK9S(\$ELY\$=^SO\ MQT<"XY\_W\_ET>/#I\M'NP?

ZC'QLGR3+PPU>0=%E&'",F8;)#Y\*8&T\*WDH.I2 M;J^2)-  
+9%+&A\*SU%/>.DC".C&U6M(521!U.5!@\$F35D\$:U'@<(TSUZ\_F23,  
M\$.2T2L(T5=OSLP+S+W|\_H!1^KMGH5S!J\*R!J2Q9)B\$8L&'HL%I%Z6F|P%  
MZP3A,O1N9KIF\$\*!>K:@K\_6)OY.T1 )Q-20# E)5 I!?!>)G#) MZ\*\*,-+OY(?E+|/2R1Z@1?  
I)O@.8S1T7R\$ISZ;6\$DNO>6,|=!"P1DM/"V=K, M|<285MB;"S,WL|A::T#- XHU"W8=?  
%7/I\_FP\_PWT8%G)|88##8Y.GRNU('+ MA8XV>6:8G0HJ,XEZ!2NI!M/=D?  
76%#&+UV&W4>|F!@P??K\_8/WNNS\_O1P#O M;1V-%"T<|LDK"!4N+(@1XX3&6|2F.!  
9#9F)Y\*XXC+7/I92L"N->M)YG-&J< M<.|FMCRI?K?  
J7\$J3\$D+@@>SD%.C\%8Z@N2L157#%MC8\$%J>V%\JE,?P\RT<  
M56M|&@)/EWD6#\$A6-<1,AK8\*/@/6-0M<"^&|\*5+J7|OJ>URD+%,JX/4!MFX'& M&  
|>R2(|.&PM&Q5KJ5@>J>LCK22P-.)<%X8QT\*,OC<6?\_%&XW!NV1CQC  
6=YC7BF2&|%X8JQ|<'V M :7=1.P;(VAQR"ZJSDT"|.-S>YTP27KIP6\$N4\*!|>F2,!Z&=\$1\*  
YVP%Z;P1 M!C+W .6%D=5|/;0-2^,Z|\_RQ>DD'5WBQ64\_M9\*HT.42&(A@3>U=J5TC DPR  
MAIAEP5C,"@:-C5,KNPNR=-/-;VH,GL=G/^L8'.. M=@|J\_|O/\_A\_|HG??U-|  
WZS9HVR")ZAV?UT!Y|S?F!H;|WBN'T|/3R M>  
|TPRLV%4:C%A+:&Q6UM1"6>\$9^Y\$:%;=2S)W?\*V:.\*  
(9D%Y#7&:|>0\_OUO=-|W|NGW#\_-WMK/M+\$K%  
M"KR<)|@:(T;M!'|CU7H%)I2Y(#QE|HK?=>:-R4B65T#J)L^J6|!I@HYLG|9|\_  
MG:>S<3O7Y\_6\_KK">U-WS=#K|^V|F>,OHOKF^S-X=4>C6=E5#\* MZ-  
!X@1"RJN(M@4SS&\$G&Q)XAL|.:D=;CODI;QTWL(V+GZ>AI6T5N"\$!OBC9|  
ML5\$C22XDQT!9|!\$9+L%\*EW3&;/+CP>DK@6@/U=/CH&,"""Z@J@Y>,,&'>TG MSOA-  
@:\_.KE4+!!&3&V;J:.6@P"6 WT;#5K;VI6?@ZS^8;<((B;CJJ<#Q.U/  
MSO^:@RN5;7)UEC<2>\_7%.. 0'226!!9G>72MK|SY\*.NB|FELW(V@I Z@-^|  
ME)Q||K,IM,HX4";|:FL+<+E,AMOI&MO:~VDYU6@|;7(K-PB;JG\$ST'F|L2W2 MD:  
|+L1P9+J\_2KST|G+S"(FV012:=1O)8WLJ4HT'06'P|H0\_H3=P9IZ1.FA<  
M9DY%R!X1E/0!G"~T>I%\*I>)9",H^F,?YZ4XX&H6#Y\*4=#5-(?Z!8=E<-9|5.Y M  
B7J.D||)S\*"Z9.CXX"\*>DLREI\*ZCS'\$^4  
M(Q9\_!NZ5\$HQ#2761H<|D)46707I4G\$QY2SC\_M8H\_K4#AZ,&\*WM!5DQ'!UV\$N M47  
NG369->|>L0%GT/P-6;OYP"M=F"&S\*RM0|!R&0DA74,OIO0CRW""H%G B<  
MQ,0T>%>W\* JG54C:~MRZ,?AEBM8+P':.GQ-2"ZBA U!JPNGT)L"GDU\$A6K\*G  
M7>T\,07!E-?"\*~<4CZXHXUK""X\_O4^P+\*+3QZ66BPFV V@<\_95GV=6:CYV< MW\_  
@BXO!E P)I04E-9VAVJE7=):.1NQ^0CDI^A8KY<|(ER6%GH/P+DB\*Q//  
M\$UZDVUG,,AA5% ++4=:=F C,,>)"9^|#LYZ;YIU;CXE8;P!|3,@L)>X.\)^ MA"/)2EA!T  
M!S"9MPB3,ZN"L01W42LQ<\_"7'-E4T)BA536J|JR\_N7\*K)=PR<90XV:@|W83  
M44|6(&K(SI/SX0V=X\*PE<-3&>2'K=KY\_RJR;06/Q9;(#|-1?Q>L|-;U,D.O!  
MO2;I"0%9\_!3\$H\$I" RHP  
M2|!"KLT6\*8!%HU)C%Z'UM6E31GHS@|OAK3%BZD;JWWS,'\_|G|D|\_|=<7Q>9 M\_RR,D);-  
Z"-(4P0H@|4@6+&J%E&R\*S|JD>:(C<-0=^Y\_)V=B1%ALX!DA)#^X  
M(D@V|;O39X6!|D=.=EW,F=P'7PPX+V-FV-|EDM)&>A>>|LJ\_OU%X#HY8R,!XO-  
M.R,?)E<7#V111?.B-+(PY/T4#;|PF9XDA,";)&"9TZZ%%:P#|LA1|T%33HY  
M)6,"8P./R>G?#ZZ,\*IL7A2&LDZFN,3?.D>V)6H/W6H&PRO\*8,(F:X|&9:BI  
M|S|OAV0!6&S6&;D7PD?B\_/@KGE?1O'QAQ&1MD\_P,1P>\*.|HP,B-WC:.B\*T1;  
M%M9X1H8S--<9,,6&1D9%IMU1@|SWY.SO^G|)X'E6(H/= \_H"\$IH,BF):3 ^  
MYA28X<;NT8BZHW,N1-M?"|&+\*,%/H+XTD6#K/'W(^43JR%3(=54Y4Z"<3A P  
M.DB"18\_:"EE64 GW,J%S0=6|3:@V5N/B6)UE||=W(KG1,EE3#:RUG3^4VJ6W\$-  
NLBH,R\_-&\_T&(61|E)H:T7KF&FWA:"S M>>=G6)|E3B@QE,QC<% "4KYLTE0#OA0?  
+,%I%W\_-|JZNA+'NTG\$;?+Y6\_\*T-M/&^#W%&>LNM;?)YVU|:&W>  
M>1N8\_-F3BLQ92H4"S2F6-4RR7X\*R|-.&G|A5@&L# MC|R@7-\*=4(Q55A?'0)M<-  
W%EA) T@@Y."T>//HMKKNO:C+'N4HZ;?.#&A|9F MG;?A>:D|H:|!#  
(-WC((\*,=FO@%Y:\*\$7HS\$3"N,YJXL49ZRY|N:'G;470VJSS M=ICSY|8\*XNYXJ?RMH8>CX^  
MN\*R%5/Q1T?T3\$-W0R(IE83(N&#-|;I?74; M@/^15;Y9^+ \_OR|K&BR13!  
(FJ@&\*%TQGG#HR,PJ'2A;R?YK!><|\_Q;H\$\*EZO3%A219N NYN)T"2;Q&.0P&=  
|.YS))#BI05C#(@I7 M4EG!O)FG2.NN.W594  
R%W0(:Z@=X>%8WP%WN3RYON+E=">DC.N<%F"+HE; A MD-  
/A;SFNNH4AH983&U@C2|G8S"%X4;<4)0O(0IV\_XU!Q83&\$->RPI7S\JBAEJ75M!GH  
MNSFNQA>RY:@XP05,@MCD'NIOG>T| M"WLO\*7=| " UK|E&3G(T""\*+0NU%  
<9C(|VFCVZ^U0'H2"Y7E:)|O?W@|E11\_ZLJZZ0N\$S\_.22F#"0^::^,F&  
M@0LB0|Y>6!%|5.&?'@U#Q.0U),T|\*\*~KT2O+4+(M/'I6 MBF|M";^-Q@|W|AGUE(K>V

M85H[ (\$I#M%J-"\$ M%.0\*1K.I3FC'&Y5'#<@T5F&?. 'UN].A+6R,^Y&H3UQK:W?-  
/0Y.8H.3U%H8 M7N.BHF[C\$4)!L"&!R6MX;BxB-IQL1%?I7SXE!;IKU  
MB4PD^D8M+KIK\*%>%2TU&\$,C9!-\*H!&!2#,@JLL\$+7D):K&5P&!W=,>XCP7?U  
M2FN&T-9= .JW#G? V#K>\_6/GZ&CHYWWG =V#C|L\$YP9N4I2ZP1\*"EO;JA<\*&O2?  
PLB&;CT3= ERES4R[C\_Z MVBHK)?MDHX!B8P:5L.8I>-;C4M  
!R84PK6O/I&PWN=|5\*9PZ^\$ %H.W)^>P!'.?O E>J)25+YC!VU3WB!H&Z#B=+!N4,+)  
(75HWFQ\$3R| ( M6E;KS|)I215T \*>|&;5X>H+2LQB>CB+|+(-  
T|\_ .S|/3+|6S9V3FK!TDSJ2 !9D\$!>N912@:V\*Q, M|<)AZV5\$3U.R7O>QY6O6O-  
)=XN7V.'\$2CHL6F\$P,5%8%0K)UJJMD:&(1)K2V M@IZC9;V73@LJOPJ=!83>  
7AN&;KCZH:%8!/JH#,@UC%R0N4Z  
M&%W2E6TO|&SKV^3J\_/)\$%2|\_ "8AEX8SV:\*G'X|>LZ@F:E|5XA&)6KLUHG.E6S+V?A:FL:  
MV.95?8M1V@LH%P#"'!G8QIKJ (I/L'\$3'|&8F'(Y04FS-4RBSF"?M;5BK#/& MM+  
CI4%^)J875(V'A\*>CWDNJIO-!;>/TZX>SR7|N&+IM7 F.J\*U.B74%5/T\* M"Q- 5JL).J-  
3L(#W/FYH=(O0.P#-/-M &B3FD)'KRE\*2@"B0GG6G8S26\*6SO MIFUJ.G:0\_A=(S0Y11A?  
X^CEXQP3/2FL'R2E9113 Y>(@TSL? ,#K!PWB9DTY3 M;6V|M<5DW %, #BZ\_YHOMR3?  
Z\_\*Y?#IS-^+D6ZY>QD.C+M^Y'K,6L,,/Z6>H<1O6 M!.HV6MU,1&|5>BF>%P|<9&;'  
!H)|@%P;|ED|@E\$MLP'X9,6K3W;QBST8DNL M"=L-  
J=OMBJL'&.G\$M2=3LRB>5:./? ,%|;FTR X)R'XI4TGO"=3/O"YS>23!V" MG-  
>2J4/TT("M&!BQF.\*I3;2<98T^9ED9V.\$KR(0;F G,GQ6@XW-YDZ"!QM MDJE#-  
-4!'H/Z#%#7/) \$O019U3!K E= \_R4P4FJ%2O'F?|-M\*I@Y"PMS)U"%J MZ0! ?3Z?  
VN/#!,XU\$ \$HWMITV\*ADZB ESY5,2+Q#F#S M3.J" ^?  
I0IT@9./I"Q/@#\$D\*%+E7\$2P/OZ\*?:|+|/-,-)TE7FY.4O;D3M>5  
M@HRQ4@/T'H(I!42R2:)+W&+K|OJ-2J8.TO.|R=0A0N|//D|X)W,9%W L|% MFK|C-  
3|C( #(\$L|TO\_:5S-N:C)UD/X72\*8.4487^/HYT)>41A^1@0AU8632 MX7IA@4@|\*\*  
|H:1;CA0|Z3::V|=86DW%7,'G@9NR>ST\*VTZW+ #WAZ|0>>7>7|  
M?'F"5BOCK0&)LS':W@/RP"&BTT%B8@)74ES|'F|N&L+0F&>0\$ #O70 N<8I  
M@T|S\_9P8DZRLF;\$Z\_G|R^77@W)|^BW/>\$Z|YS|,B7HH#T|V#)\*4N0"6Z^PIPL,72NLZ+J|  
:~@Y'3D)>>V=475ZKCK MQ7H>%^+|JM6@IXUVBS3B|N33Q>3=!4O#RZ.|L7?IS%?  
=^FYNJ"3;"Z>>O|W!-DK!TIRRIWTE;2 M'8#E=O5I9>6>"1-M'>3L:K2@+OBI@|\*C46  
YQE)2EC:7UG|U4X2L)|S'F"6 MEW87!>O/I"PYW7>90!IB'HE P.?4(-)+&KG4Q!|-  
%/14!=&D,-51B!\_?7 MLZE.X44ICG-PGB50MO":BISMGO+)6\*?))\_J5ZPL&Z7G>^H(A0N|  
/\$^ -WHU\* MRF#KS5X8F8|\*T!|UF0J@HX7<=1^;O:B(NP.|+BS7X? M6Z\_+G5)0Y'>(@J  
UX"8ZO)N|8/Q2G+5VGJ:C|)>TA!=OXLC\*+DKZ-ZR\_\*>%, \$GB&JXZC6@DAX%FPMU++>  
M7:L\_|W)W;@\_\*|4\$^>"K/O5/S0=/3NI\_VO\*X/G^EW?W)Y\$|?.Z<,9?CDI6D)W  
M%!&B,+K6(-'3(V\*H+CCN90H'T>V|)G?|4C+6T MJ+LR|HY8\_9@%7;=D  
H,2LNXB\* @5<,\$@WKI?&2L8#KB)%W|>:U0;J'K)L=8CL MN|+1\$WL?"V,1@Y-  
UW#8)R0OB12 )B7FA?"\*!^?%&MF\_4LM5!6A^R;'6("CJ MT|BP\*/\_X%|W02!43J=  
(KL0.E2|E\*YK\*12@R|ZINA:I^87T-"6|0&A93;^P M9'5!L7< GF?"V-\$ \$+1@Y-  
5Q7YQN=H.E)'&1?#0R(I;O(#W/O69U@-|\_|J3&00% M6::&  
|F#.C\*\$CE2UX9C08(3SY%G2B>&NK9W/20X/T.T=Z:(BP.|#+XTOX/D3;  
MBN/DAM(9DLK?U\*2%.CVNH\*DO+|?)"&Z/F66+6FP1J\_U"UD7I7|A#G\*|>IB5LO|M;G)Q;?  
E/3G>Q#<6%SH\$,-HPUMI&3 \$?!(02IOJ<613CQ;.>IZLO+WY!"#P+ MK\$;ZZ !C-  
YQ|O^CMA)>,WIT%?Y?)J=C|A&G|W|&X%>7.#YEUF\_T\_XYGYI6S  
MS@8H0DI0CLL:LZ=KV?\*H;38Y8.M,80NZ>|%H\*S1-UJS;?N#|0)2\_74RFTQ,7 ML\$BC.?#  
(L"Z?+!|TL!+BQR(4(:."&/25DOZ%:/B:=!N92"NL39|:K3|R=H M?297J890\$HE')0:N1  
>\*A:)|E,|PUFF8%|A9;QBB0|PMIJA^,+>0+\$\_JVN|B MG0\*-QA\*O1=1=WL1K"  
<:6H(MTK:L8EZ%WO3Y)+Z@=7|7-IH&WO\$JW)V=GY/1? MX-E!.#O|,E/|>0P7UY=G-|  
(DUWK):L\*Q5J4.(L@9?>&5;% )N+\$-+8T>\_9 M^6B="|JK<-  
Y7!5WT0CS@JBWSM/|7%N(B-77#|&TS@=.+FI4\*\$\_9G< K:R%G  
M7|+TQD2^0I=J\$.US@5V=;"O%@(=W./WZ MPM"#TM6)+,R  
"\_1+G@(+P0F6<^L&P\_DHZZ7|=6S\$=-.?Y@;Y #2(2)?3P;P M0;':=6(A<%M  
YE@X|I%JV;KM>@ER>^E!6PDZ1|-C5P;@G-Y=+BB|%Q&B\$.0? MXXR|.U/|V%|R,4Z6YC-  
(AM\*X7L=|=><06/|7;)WEO8)3-%\*HV! R|&;|MS M!;\$?  
N&\*!D7"\*|\*:QYL4|K'M;KG:\_+&%B)QCNX@Y|R)O/I E91HO.)TAO:NN%BDC'93-  
&BJND07|=!+^|5\*BDJ ML\$HG>DKH/7'0J+I/->@G" ^BM;?S)"%|%  
(1T@J\_AJND'7PO('34I&E!,UK M14# 7"<+2I"B.!\*JKFTWD:S.+5I%(&L%ZEC\*  
|D#G^7QF;R/11R>?OEZ6<,0 M00/O\$V(0\_#DN;1T3#DZ#DKE.G+31|"H+4>?&.,CP7@  
E7T4?71RT396:D\_% M'O>/R;?)59V!;XLR?,'3|^GE/=LG6N2HM+(01:Y-

WR@@<'ISN&4\*K70JB?'\* ME>8@L(^RC4[ @VDZ5'5RP#]?|W\*3#G@R\Z4SNHR-  
FA\*|30+TEMIB7\$)5P13\$5 MI9UK6|%"TLE/#2\* SZ&>CJP4E^I!A0ADWG10KOZ-  
SF.O&K,\$"=\$FCM M6=. %?UWM74:PS+G\*UF/V P8P^HU%M-25^C|67:SH,\*UYZ>DED\*I  
B(J"8HY M"RCKIMH2- O)6|3CI!LK\*VN+M.7C9.7O;6&|5&JLW\_ALIH.K|>?  
BZ|JKEPZKK(|\$P@)P9>O\$@>4>N\$9?U MZLT9LY"!4D>NVS><+ 4Q4L'W./7G\*|.Z+-  
GG\_&N?L9#\*AX8W=-WW^|\_YH.: MK?\_@1;J>+^4M-  
|:1&VD5KZ/OG0+4I0#F.;DJ|S\$VGP+>C/(@U!Z56A|F?@O1K M47|=O"G,SS?  
QV\_7ZTQM\*"|J7.-O=4^2B@F"COR\*B%&.F(V4K?-(#S|\_S>5) MZX'  
D\$^\_L+2S81&BS\$|(A5TC(7.8R\$SAI'=1(1+HXI&:UM7M/I(P7KQM+@F MGX'\$ F)=  
|Y\*>H|M)\_/?N>21AD=E;V1",J|N1T!9=0I!:SY:QL\*+ U;Y-8T1A  
MVG0'8GK9Z'OE\$ \_K0\_B)\*F|278>WP\_4%23|\_O!%"DUNDP N+8\*2V@'9\$G#  
MD;NZVS:PUF4V/Q"PYE+%+MZ:Q372\_9P6%|P|V^?IT3&-+FLE+9W08NO8+C=;  
M6Y5!9!&|M.)@|P:6.?A8|I6W!\*P>6^7KUG\$'.#\_Y-Z<1O)\_9H\_!Y\_/3R^GA MT>>;-  
X!9J604!0)B!N6L 6=D EZ22EIB=\*|U-?HB06LVX=>.F|E8RNL B7>K  
M^+;|/<#JEIZNR=+W?F>FL6.9@366\$K!D(@7\$R<6S60EFEFH^G>):8-5=V=\_&P  
MM|4!Y!|2/\_M6N@J@" DH)!D|4KF 9/7P+UT1K-200,^Z9^I6/,UUT:|DZ:R  
M|@\$MDV\_?)N1(66/6XZ18G>3C!(\_9GG\*^YF^;U?S|1L5ZL+\*O5  
MQR!92L0=8.35:\_FY6\_D^"UB8<9PI!2K632&\_D2^/VH!/VIEBF4#9.G6Z/-5K  
M|ACIXUEXW&>W|5\_5PWZAKNO4WGIY5|7^87/Q&?\_RQ(E"YC"SD'2=>V59 M 4\_F+!  
C|Y^>+OTYB? M%LO^Y/OO7?^;+POPG7|Y/\_Y?|OKN\_Z?H/"5Q^  
MS1?7\_ 'X\*\_Z1Z8G/@HN5'90=%4AMQ|!R\$QERL)C&\*UK,!UL;LFH.NZSUJ  
MFP&Q#L|BPGK: ^>^KT|OO|TMQ?Y+\$P=7E|!+/T^GYEW\_E6LA\*(OL|7^"7?)BK M:4S?  
O|V">H5GQ\_F"5\*Z#9>1"68B.U!LS&AZ.((U4'.8\_|JZB%|)\$)|N)E|N|-O=#;-U=?EU  
M2LY"40(B|S\*)\$CBX;6|\_1283"8C+|=+%J5WS@(\$U'X75 M\*/DM5)IO\_|ZU\_|O.T>  
| ^X<|1|>'N|O'.|O| ^WM|\_NUP:\_X:|4EZ/-3L?+: M| 4%U\$?  
1N@\_1|#H|X%F6H+3C|)424'((#I5#N|JG\_\*5I\_JQ:M\$C61@=;11)=  
M3"1\$SEHC|XB"F5YA/D\_BE:'XC9|8K6AZB\_|/FOPHCRWARTC&PRLN:@>+@ M9-@  
OU:Z9KY;)V/&5Y\*N %EZX-|&(IX1"-="G4;C/978Y5WZ<+ #R=G9A|E%\_4,G5B;CZ/\_ M2  
R@F-(DG5SHU72,+IKBK8R|G(R%..S|96B,WY4%OI<&TZ|OU\*XK7TX2D@!4  
M2B!2TN2X!U6W|H"Z.U5P1"R,=U,%. )2Y#3U@\*T#XZ@\_C G!;^!S^-4MY'5WB  
MQ67GIW%69#;J3=\*=F! ("QF#\_BU1|=(0#GX('BSWRNJLR|J=|4;|6C-U%LZ MBTN  
K8|A|BO\*E9^@+ %Z\$ND='AP\_\*4PUF:P<1E3\$A>A\_ YXO7O-N&ED&|I6.X M!-B&'T-?  
0S|Y>:Q3G>\_5E%?RZ4,)\$:,%L.@&\$5B4C)!.,%|2|Y'+PK M|9-ZJV-O0|N?WM\*)7 YRO|\*A?  
&S&NQ2\*SXJ3|;XR\*"X4>%X8,&3922\$RURL?  
M,+ %2K|&\_(JRW="7@=N27N/.>=J4L\_BHX'IFWK^G&^6NS/.AHL,H/'AF@45M  
M2=\$"Z4:3 KS\*VK DM V;8|,N)((-|4 W)MPZ&AQ\_C7CLJ^ (P6!CM,F#X-K0 M+>@OG)  
(9D"L,QDFNV 8F1%|E^|U'<<<|!U> H-0\_,M% @%|7GTRH\$P|!;M  
M%)HZ,X"3\_IW.VCJ/W&S.)3"0^0U|P7^IFV!;/+|H0^# 'L.#K@B.9>6V0;D|?  
M!2B!\$KRO=\*B4,'ID\*W=G(M@(/-O/HK|!BZ",?"IB^"FVCD%:'Z=:DI69C,  
M/H(5=;=0%J%6L#D"@ "\$P2,|X;UWMV@?G;SYL\_@:N@-&0\_\*;/\_Q!?'2D;+M)(@ MA  
MXHOP<+ M|JGQU"K+I#%X\*\*@+J"CJPO4DH%CO-4<=;6P^FFFL.?\$.T+4|!"|QSSXD?HJD.  
M(/?E.M!;Z<^\$J?7U\_!!9|X"6 MGX:81|9\*E-F!MSF |M%#|.B %V=|X=  
|)YJOF^Y|3/TBKK|Z)'R+B#C#2H.PD  
MNH!\*J0S2U&W117MPIB"DF\$K66C&;NJDC.&L:K\*1TU>\*\*1-\$B 3'QGB> MAZX+7-  
9\$ "N3D177&QAGPIO>,G7BC'8.24R)LSHN"P6\$X#.@ \$M'(8)0.K10|  
M7B!G0^LJ1H#>\$FKJHD7N!V9NV;B)O-:3|"E?S% @|L= \$(8LV1463(;ZY;:R+.-+  
(DD6WMH\_|35|V)VQ+CZ M\_/5W8!??A?.N<|B5Y|GY3\*RSU8\_(B|2V0'1DZ1,+2-96?=QKP  
M18+>3'Q|"\$B>BZ|OK;\$X/>(AYL@81+,9NX#%,\_J:B\$RK)PH#&(15CBL8K6  
MK| ^3A'02:5|>T8^W1BTMJ0Z@LQ7CU;>KV,\$) \_;\_WZX6SRG\_?WK=UMY'CZKZ?  
\_|)S2!;+FY>|EF++B==\*V|ZV MDMG|Y,6KHVE9E=\$E'>|??TA)OLFZE\*18(IWT//0X|30+P  
>"( "GZRYLU<+ MT:\_8\*R#EFAD.2L7"HU'M@'"F-B1PA7:>I'&KKDXD,2TT=:.-3  
Z0GDIX\*+F M+XAN8K|YCV3XPYZ/ <75KAA#@BNL2N/EYX|\*\$K)ODA,-  
\$%0:FNPI;|MM0F M+FV0J5.EBXA%0C'-!"\$YR9 F7E= 46@&"(?AD1EEH-  
18,J\*PL3;:OGJ\_7@JS MS;GZ?&@0(=00(ZPR@BAD">>&4C5W5 M|9:\*=Y^>|/\$@/-HTF:PY\*  
L\_8MQT-\*Q\_ET@WDSZMJLI#M;#89JODL;.%!M718 M;JUBMJ3\*.%Y|!O8:2!DR0&%1M-  
"\*N1|YLB.V)+D=Y\_.\*.VOX0|U?A|3|% M96&DO|2%GO|.GSX" R\$0 AH\*  
(U'ICR04OU:WD?';.49V7@> LJO|N+GZKH\_ MZ/V/\_W7O;"\_|C^N9A0>(VNY|HM'3U4>)  
(P|H.%,AIK?SGWUR=O#!WU/SG- M@;.^P!>NQ-#|6N| ^MIT>SS&U3WY3#|=WCU&.R\_-&

U?/)<#:TTJYD./6\_.O5\_M'-\M6P!L\*Z:6'\_DW%)>:Q!%V>G)J5DQNYN&8\_  
M">=9\$B5REH0CDIGP;DN6!1"8.0\74U@Z\*&#T2;#=<9/6%<|PIQQ90=KV\*>YI  
ML\_1^^+,\_7\$!6++\P%TJ2>69=2&E\*R3 R E C.=:(N&+0JBI78<|= @QO6C\$  
MIIT/9+H5NH.\_^2%1S>2H4IUO>EH&\$M\1U3LFH\_&Q-92%L/)\G6-WI,8-  
QB;JG35@+ %PXMLZ" 05FL\_9:F M2@J.U;&L?  
5M>:FT&JAMMAJ,J1;7A,8GWY,@H/3<\*JR!4L8 HJP#JL 4(\*Q MYPAQ\$OW!7V?,U-  
HF\_#?:)L=5C\_S/E+KAA"?V'378\*2.!QIC|>U.82"NA OX\ M141HR.&\*/04Y%NVU-  
H/XS39#9^!G?D:\JC)^/!"N70;WIF&B!@PI?T1\*/UV M9)!A  
&LE004\*B1TLIA;&+71T1EH%[ ^#?YF^M^M^F2>=-O( \_#K;+R+!)22E ME1109D-M2\E#?  
6IH(J8I8272@A\KC'HXI?74\_W?\*/W>L=F'AC;RWG-^ZVT7 M@#:%AB560%/LO3J8&,-  
-4!AR@2SM#\_D=FU+9!;JH8/?+;OI+ M&M(O3A<::,@,/34Y )P;IV@\_M.XP\$8Z=,RT0  
,6ZNV%WRV#W+4NO\$?/?ROCE"" MF"#+YO&\$:024%108[30F0G)\*>>I-T\$|I?Z><<?;  
XO^..C8.-1N\_K\_VL)!52(\$ M"@+|S8=(#11;5)<0QPBFTA3'3( =2G^|7?"|H80IU8+,3X"G@-  
:N!|Z.\*86< M\*('@C5(? KP+>+42 .BX+QBRD1>P9RFUIKJ?IOUN^  
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IV78IY;#C8GQ^\_!::06D,,3?VXT& MC@5H!X>-  
^|L)\*#DIG/AEQ/B889MH+4A^MO1M;\*RS|7'?|UU?G%|O+E:-&0/ MLTX\_!;Z;|ZK?  
O5R<1@X'D!RI-T-?3L;#|=WT<;S!6L1(J9F)W'-I&2|Q^| ^M?^""G0\_TA|  
\_|K|:+"6;+SFD,"5Q:: #3 M+KSN11+(DAI@2V(L(UQ2S"(S?S"1B?O'QM";|9W9NP  
J@^\*I97,\_^Y<7;9U+ M|6V+\*X.HB!<5-PHH! EP!!>6\$T\*)BQT"?D5+AW6.P%  
|O4UG8\EGH#;-&T\$^ MLSTV5R,YOI#W|G\$Z(<.:!D<,\*|  
|H\*4WK\_0@@,\_^=XT;KLRW@XFU|?%GUSY5(\$&NIH:'DX6&MT4E M#H-  
%,=&.L,)\$|FRDZ#,&W-VKB|55^!EH(D;CZ3/3UWY.&&H%+P,,3J" HG MD2H\$0  
0CZX021?3>|KLIRJ5E|3&+HC8Y\*H3|XT(R7RVZX 2A O)QR!6T\*  
MX.4'#2,%P2QVG'PG07E=.MH@7T>I&L&0@4Y=V-ESO.>6)EQ>S,,IO6HY/IV<  
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MSU!U3H>C>=@FCP)"V\_ A2J!@YO!UEPX/\_D!42YLYX7+5#7;M,:21E;J&X<  
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<3F9<+UDI%=CEAT?'\*0"&WN\_K;MYX\_K>,&PA+I\$%AB7=&,2Z\_X(@\_"MI\$MD"JF-  
4|!"N!Y(8EZF,\*8R=HE5%F,\_^%;;+(\*+7M<00(TZO@A\* MW@HD&./:  
:I#:8\$NM,>92:"U/VH45L3HV\*G5|E3GY0S&5-DC(YI4B^7/VX7H MAC\_L2U|/H.YE^;8O-  
R;G\*H2ZE(!+'41TMC4.JL\* V28HM+\_ZK7RK+7ZT4. M^%K;3KQ=J%=7HLZ@.G2+N+Q?  
@?QE6R" O7%X/SBX\_|BY/S\_DWOXO3R|.Q#[W/OXJ1\_|ZG?'\_1.!N=?SP?^=SR>'DJQS-  
M\_8\_N@QQYJ.W--VMGU/V7ZM\$. "%:6:4QD(M)CL;\_)!1Q0(3R;NT\*4?#8F95#  
MZ\$L;..I.K|97GD;&+(-TMFCD3D?>TG-%\_>W4\*U6\$"\*\$IOE8Q\$\*QCS%:>0%  
M1PRSR!R#L;NNK2%E%P\*46-C7\4'(@\_|&OBI\_|H\_>S)&SOY,=1^5WKA0>5N  
M&JK,IM\_M:HXHP656!4%\*!P;/ZDP\_9(9!C0MM+V):NQW;60EC\$E\_6LV-HE!5 M)NAFH-F?  
\*SF^G SO/\$,!PA?'SZJ\*\$7/-""<\$^)T>","#@;|<J"EIA0RJ@H2  
M.WBYCZ:T&IA.6ZH.H4NHBO+G2Z|G4-W8T2CPI|LA&X:@D!|=:>#1P2|1H!SHP\$ ME\$  
C,9\$.UXA+|OI"VNQ,:Z0(?IDY;OI0V@Y\*=6L7 (X,#|R;\$|-7#9SL+:UZZ\$T\_"  
M<+;B)633BU)8(\$L8LINB\_\$H1!8RAUD%)K<\*OI\_F|Z\$F;9\$FN@=\$ART#|=M|7  
MGB,\$YV-73>X?@W&KFBEE1N#S4\*K A:#A|N.526ZZ-!5A0-8BS! C\*2H"- MO\_\$A2E  
!8|\_::9IXIOQL11HFP)WA^H|2/CT+DY?)2\N>M?7O<'YU^;=-PY9 M/'HBYC!VDB15.'52F=  
(| H8S0+0(+;98-63(9!I>ED;/\_L|R3;I(R)@DV +! ME+^DB5+Z(C\_!+W3A(B&6J'8;45\_U:3\*  
(7K5\*JER"&8)C^\_I9/;RN>M\_YMY| M\_V%GWRIS/OYAE\_/\_  
WOY;:|CZT5LUOOFWD57&%@F'2\_\*2L I\$0!ZJ^|S\$4^7 M>FT7/"\$OI-  
+\_Z5DGV|+XCM(Q!VE-E0#?"Q\*JZC8\_51=)1Y)!Q"\$A-%@/XJ/<| MD\_4>D\*X+?  
U6CZ&,NZE(HV|U8\*J\$TC2!A@\_5W|OGUYJN9A#/\_!\_EP&\$QYC  
MI8ZK@EK&@)12>T?:02!1F/8H(<=>\*2^B9VQM5=-H3\$|BJ&ZDFMCZ?A|/A MW3(?Z?  
+7>,X\*YFD"#@3IATJ|T^H4D+ !#1^VU#/0ZW74GLLSML00Z,(2M-# MK:6XLU\*6\$  
1!;\$IC-+5"6+|SB!<'L|X%+64!M!2\(|Y!FMY|P>IS//WTQF8  
MMGAN58V&PDU|W/SQY>SCEW&8F"??WWM^4M|^&%E%(DW?LJ5'%A>2\$"@Q4#X  
MK>\*O\*0J7N%","|7WJ-GUA5RTH"ET57PYA!\$W5(-4V(N^.)TJ(44\$ 2?#,' M"EL86RKF?  
X|=1\*!:-5MG><\_.CYV80&2@3U&S=,@HIC!GX1D|+|P!|02T%A32 MZ\_)9PRV,W=  
|SUR|M.TBANBQM.P3=#3|R|C-0U\_ZU+(1P!75MIR0A%7X>\$Q MIH!  
(C(%T\_G\*!\_,T%BT+;,GHE\YZ?J&2MH.TI.H(L@S4KTT^SB'&%:(E\$ 46  
M7H:D!)+!1=V#X|+?J0U;YGSLLCG?@'PG0G'3WL)PN\*32"CC'@M|CQ|KD3  
M0'))@3#0\$H88L23V!^!9>H/4J0XF?I#4\$T=GIU.G|-|Z?R7M|9Z5>IP\_"1



M!>>W"MG0&8X!S4.[7Z@],^&=@(182.00DVZ|H\_+&.V^|Z0-O1U;P>\*+/@::  
M^!R\$N\;H37|86RZ=I0YA0"4,,|U@\_90,'7PITL:(611%|\*ZB;XA(>|E.9;G:  
M89&!,GVT8SN1(^|?|S|<#P,I0;AP7S\_9^AC|MEQ0J&2AR|DI6?'E@XH8AU  
MD!%74F4PBUV^L8>DM\$Y=\*D6+B5.V56LW\_8^AQNNZ?W5Y'2J|>A>GU\_VO\_8LO  
M\_?+L|OK/WJ#|N+|L;TXESU7D@BP\,O55BCI!.00>|MM+1N2;EJ(W?YW8;|M-|Y;?  
6CJG=&"T\*)\$?@,BOP&A04!;KL;-B<(HHP&YG)K<0D+AJ\*H0=O>DM&  
M\$7P&!^YS5&!=3B\_.C\|JU^N)C0HPR3WW)4\*4N|3%"7@1%K@2LL\$.0A;WMT(MM-  
ID)L|J=Z%U78.5.,WO|T73:C0T"S86/LJRFDKH4OMK#R@LO%YB4@+I0BP\*  
MEH52CFK%;UTG|B3Y-W|EX+'C@"OHDH\_,U9A=H%LF5)C\_%BR8/?<|!"S0T  
MG/\*26291)QJ4NDPD|J8|5:2!@#;X|-Z'#D<0>.HG|Q-O>>4L3\$;|MKKR-Z)1,,!0(|S  
MS(26!544.\*&|YZ>|YZ':R<.0"U0\_::F\$P@N+J?W'U\*XO\_M9!'N:8)9%5^  
J90:/S<:WLQ+\*17FW\_F\$|G-S6-0|-P9!#%B&LN-FK#'L^  
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M<.1OB&6):.R6Q|MHR>(4BXCZF^\$N\$2#(PI2M2FS'=\_X\*:8<\_PH9;-M4/47>M\_M)W-  
K'IE=OI8,)3@KAJ^MIV0J1|=&"6:@1<"D\*\N5\_FD#=#(F2(T3#@D\*I%  
M7@2ZLSA;NU/2HT-|N\$\*+I4\*/|2R\*,E|4X^&KG7E+%+48\*7|KT07SY\_LO/Q9:  
M#DDJM""\$5\$K=GU((G>=B,0G;M=JUD|H&9RG+QAX+,IE?HD(HL+K\_M  
N(-.M<\*,BILR?\*PD\*\$7@PX|2ZO1(G|HDLBM+BW'SA%@I;)M\$<="280.#U&5+  
2%D+H.IOEUO4|;P5E'<?S4(0,AKA|K"KS|W\_TND5:"(1,M"=  
BJU&&T<=EZ/TC,32%\*&1!8V<#'|^==@I6Y|K62,09F,O>=&IGTUOKC+)0\_M(D\U#M\$>?  
Z?GR&@(5):.K,G9<9/GE6FK|WJU:-!#O^ZX=OKB|. +|8|\*\_|M\_-ZOG%S^T;P'9KO/;,\$JN!  
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8(W|V'ATGUEYV<6CFRDY.1E1,OK\_5/A@LIE&5\_MAE<@Q!@%E+^H  
0)E\$9J+.G^"0^U/Y=7K"JZMD21;MA\_(\*.D77EY:236MC0G!U\_M/+<7U>SONAAD\Z\_A|O)?  
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1EX!JK8Z=EQ4;K7<^OM'5=WO+#;7&\$6\_Y4>|&5!H(\*3F"-90E\$\*J&OT76C^  
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M0\_IB|.6Z?|X+'KH|^(\$0ENQ%2GT>6K5;./%L\$(YI9H4)J2A4I\$"SCGQ.ND  
M0XJ&C0\$J=H'=9DK:FIZPZG-/Q669I76EDMJ#;XJ#Y7XSN\_VGU@)73F7+P;  
(3HTL2844"\$Y(K!  
M,\*\_7"P9CJHCF!)6Q\*ZLVT9%>7UJ!^V;8=DM)9Z@MJI<#RC%7EMXYH\_YX|5>"MD)  
<4\_MRED)7(.6APO5?D+?0EA^=6|1'>HS(-Q)V!TMS,U;(89F9-X.1QMGS!\_MJ??5+""+J0S>  
|?-^FO2N'X9,"FB5B%Y8O)F2O)2F"<;K#R:"SP#M7EM?S|\_MU5'P4AF;\_  
|QD"NYM,/0R\$D0(H\$IC\*(0\$|\_M+\_YC\_G"L<^G&/+.0&W|J5(^M+!ZY7KKUC7!+K3  
:TE!TPY27#^5>/DX!;0MB"X?|9HL|77T7/3DY.T!KSJ2\_M?  
@::|%H^GK/Y1'^34VO.I+;+%L>WHO"W!\XD<-I)?|JSD!'2\$%C-6:E+2ECT  
MCGDUR,K),,71J|A89\*=>CX':|L;%L\_VS96=Z\_#;G;W%J(2EL@H8BOER?H%M!3;V/YU?  
>K25B-TKVS1D,E\_YSYZUW(;;MGMI'+<\_QFBL//A|)%M@\_M|I(M;#3D95DZ\*P%|I  
!\$&@T\$H|Y=+)\$L);/Z=@-,82E;86H0L-BXM#MJ6^MEX-/>O>S4U\_<'-  
S|JE^N5S\_)L6=S:NS@=|/G0\_^B?W8^:|&/O@+<>+8  
M|1B+%,B^G'VSDV5E^%,T,R1A!3(\*E'PY>5P\_3B\_#1:\$\*BI0I'(P|PVT#&=&:M12UO-  
:\$O\*"FP=QDUK=76P@@C/3;#4.NJ-!  
(.AT|40"\*@K1^>EN\*\*"YI\*1TTM28B\_;;HSY%OH1:PA8>\_E/>4  
M>\*\*AOV^XPKL'\$H5)U@1PJ9QGAWK/@5A2UFMI|SM.B3|(^|B3|\$DM1CB/;;  
M,V=%@1@4"!C"B=^A\_B20H0^DX;J@CC&(UR>"\_TI3X@|!"H\_I|8=(-8;W)/!M?  
G\$H4J6"/E-HS0&!#G0%V|F@7(.2|@IY#;Z|ZTW5"1^S|+^&(LDX\_Q4Y-G@  
M7DVJNXF|\_|^W\*+^JQG+4NPI\_|>|F>5>ZX^LGH76;NW|,OM<>S=3\*6P+\*)K513",\_&G  
|8N\_ML(Z59BAX%0@\*+WQ-@=!.^:.#4,6-4!#%#FU%)#|3HYI2E|O#FH%&O^7NO^=R\_M-  
'1#;WK.>1S#J;5R4+Q4\_NTY?Y;6|5\_?5NRPA7&4.^DH,(?;1@!3JT\_J|2&  
M,6PX\*V\*G!>)1G\_@18UQ|3@1JBZ9L=R&1,4AEIWO?OX^&;PZGWGBYQ9|W|H\_O\_  
M|@FR2|=Z'3\_YJ>X|W|\_L>#K|81\_|-<|'"T\_/\_O/'?M6BY9JIZ&\_.P(3WD81\_M(S000'#  
4,B8\*1%V)+^I|D)\$TGI&J;9+NU,H9Z7-X&"+X|A^2G/|E.Y3^C+  
M11|;RFGON&\*A2L!440:K'?KK.P?W|YBJDD&W  
MM>,\*Z86A.I'3;V>CZN\_I9K/D%!\*\$!W^|D,2+D19\_:8;\*.FV|T:C?[N#MHT'XP0FV/'0UF?



!8SSRT/JT:<;68;A0PN9\_&LU-\$/5J-I 7\LOF)%Q:Q#4WP+(P-08I  
M!A04!DC\*BW"S01:O:/S=D\*H\J6)V\O\$<;%S1/4]\*OF%G:ULP\IX/0ND+R=C  
M+Y!%>8M60R&!)10P'.9TRE [!%D'#D%,.#,\*%  
[HCl:Y)8N+&-8G5N@LY=G/10/O7[!@!A%MWL^TVGE[2\$L=EA^6Y00&\8<MP-  
\*L..2@!%+ZFT0)E4"FH-RIV)6J'93?GLGAY\*LUSNX1+M\_B\$/P0^#Z4:  
MCH:SAXMJH>5X9>F-WOZ3Y9%%X(70EB\_NID5\$A#B?U(:"F)HUA:?!T!@'ED.  
MK8G.K\CW\$&UZ,R#HJ:B^YH@PH2EVGI/QNC%%"3MCR-\$ &>"%84N'\$1E'5WJ  
M9>N"CZO\*L4J)#\SU\U)B70B(I42-ZT4O &2 \*J'\_23N&N-.E[5:\$ \_V.I<0' M:4'J4N)#  
(,F\E%@Q+4,+/2#\*T#R40"\A 3F@J+!8\*00U+O;>8-YM\*?%!0!Y0 M2GR(5#.  
(\*9\J>MK/+QT7VP=K12FC&(1I-,OTNL2E=T\$P4A0;SR&-G>S90DK: M>&F;S F.ADHV6  
BOU/\_Y>E3+"G,T7(N)N&3CC3S;JZG%BFSA)!54UGL)=H"FJH(GK>:ETV\*J(CR&/7I  
M\GRJ>3H\QV4%9L98; "C8>04CH)N^A=9B\;G5\_>N^O'\_K#;+Y7M\_  
MRXD9#.\K\ "WY^Q?Z6F+Q==:J@VSXJY^0L')NL;\$\R%^\_=\_;O\ROWB\$\^W  
M@J;BV+YB0Q/UDD!=>-@-LMF\0 /VIPWMK MSJK%PP7OC;?>;KO635)C?!!T-  
:22P\;;GH0 TZ\Z(C?<=B+NOCWK)YDX>?@6 MK">E;/'L",8TXQOTCH9<);.=C,\_PQ-  
\_Y6A2=M %J;:FTE\+=J\_V"2#U5AJ- MGNEZ+"EKM8DV+9@,H2TRK^H)  
((XZW+\_ /X\MBYP%>+5VVLMRK5VT4R@9@'7S  
MS3/(0Q/"3Z0'4\7\IO(=TB(S;J\#!=ZZ6\WP6S#QS-#97(SE^41T<%\_-,  
M2\$S;\FBC,JSW&^T0F0P4KW\_?50\6'LS\T\;Y?=E:FJ/\*6^B/=N\_D[8?;)?)H M5@>\*. @-U6-  
#6^&^X\_KX<+45P/H\IC>JZYM.U&+\_H\*VV#RB>M06?09J\L?A7Z\>% MZZ  
O.O,\&U^NU^22^B(72/PR-I/1P\IV-U?)<#:TT\H\K#UN&U>M=>##]\*CM  
M\$DD.D/5\_3025-PD1\JM?S4K7 R2!/\_8;Y'!#YZ W\_[%3.I%.Q37MH-JQ9"Z,, MLM/;Q9\$8K-  
<J^&/OV8+53KY-KZ\TNW,WIZE:T&7-F%=3SBY%F?U)XLL4D>% M66\7CU\*4M8?H"  
59UU97/^SDX=\*J^=8;96BD\H4^T&++KE9\\_\$S\E,W&!9-%  
MFP\_!Y^5FW266Q\$8V7%A6Y?SA#&B=NMFT7C\*!=LJHJB6\$WSJHUHEW4A>4?))I  
M\_Z33#L+FHAI?V"H&\*\*\72I=^WB7K:@\_C&9TKUB\Y/QPO9\;L\10#YLV"R8Q:  
M4\^@CIA2F\R\N\F\*J=;1IM=+)2L+;HK69E\$DON>1H+\$Q.C=S/ZZFNC+R6  
ZZ4\GP\_L7SP\|C(%GK\GJAYNB>HC8\$B-1.9\Y M&^\_A?%=1%.Z?=5D!<5-  
L=PKH'P.P(MJH=J.JEMK.+^\_A\|5E\0T1D)TRY+)ZHR;HKA;-GA=CJW@VK5K-  
SS.7;51"J3A\ R\RPZW\_FQ=(GSF!H01YX9 MJH'G^#\_+G@=Z1?WSJ)K6Q1\*-  
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MBG7MEU%&68\*30V\K^9SZTD8I( MMB^OLC'DW01!8\UM=\*J\#0  
ME"U"^^\*=6\9@GS3\_UB?\_4)QZ&C?GWH%K\$\-RMW=;/%J:3P=?PVC:F\|F\?+N-5T-  
AZHT5DUZ7T? MJ=&?DOB8'?RUE)\;-L2J".++/9 LV=Q>O-  
#GTQGD=#=N&A\*SZXFB+N\$D?KR M\$ONGQAAUL\V2;^J)X\4+J:3\*(#M;YFNOW4 \*LM  
DD=I?O/H\*'W\1, XD1 MH-JT7KJ^V\7,W@X1Y).Q^/((=J)%\?; =,F--^\_-#\_\*L?  
Y//;KS'M3U\H,G, MO&4A\@ZMHETCS0/Q/Q@"2:&\_L\)?VS.0KN+;!M\Q<3'R3@0?  
O)C8OZGLXWZ\OGPOWY2^PAJ7MN+@W?V<@L>#NI MOF9Z.O\$ \_Q-\*<2"0D>U@:1X\_B  
I%8JTY\_&#.JG%S.ODWZGL+IE;D8JE4C.\G>J\1Y\B0\Z5-)R9&GK5;.+9(=,KL2  
MF1L831WH75\$;IU;Z\6K\JBW:E5\_F\NSDI+JQRXGI\*QUJ\_>)D\XK\O\_-+HI  
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\_4/;"0L0\$ M<=/:Z=J+1,!RA\!R,\*5/I\$8WJ%M73M<8I(U=W2>HY'4^\_&^L(8PV68K27V\_N  
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MST292U"7C0A#"MY\ZHU:-&SVNW79-A'HI^4^A\$DVI<<3;%PP82?  
B\$!&KTM\H\J\$&6Q\*G7>\VA3/\_:D?GW+T"^^?:S M>JHH\\$/7\G^ZL\!6T9I-1@;  
IN9\>NL'\$>/V\*X\WO6#;9'CK,1\@OF.2>0J J MON3&URLE>S\J ^W@?  
U<(\D,9ZW=ZU=+)7L(WQ"45P)(C,KU?&015"4\*7HVI MOL^L.1O)NU;P;%LSV2/WPW#;  
(Y+TX?PN,-NQ;+)+7\8?ME\P61C !5WA\$8R< MQ3""KY9+J\*J\B2'<)<  
(B,C.%@Q;6%+Y9,H\JN2E\\*Y"'+&\$DP+:OFNP9 M>RL\F!ULCQ>&R?  
UP.10^DB5<7S'=R\_4FUG"+/++JO\_S^W 2\$ZJU!=.J2V^" MU&9I9 '4Z7Q)6  
2(GI9\*J\J"3CK\$L@"EANKYYA;&BGO;N\W@Y'+5^W\!C MW73OQ)L ME,V\|R,=?%6-  
AMHS<#6I=(?IX%>?Z2=O)V-Z.G@EY\ZHR,1L\*; MUV^5-

%DM;UXN'>ON07\_U3%+'.W%[G6FI\*:DR;!--=%Y4LQ6I<>+H;^22?B\_M)I15\_I  
(OO#R:G|K\_S\_P%02P,\$%@X)>6>|'|#U!P TC, M !X !E># \$P,3(P,C0P.3,P,3  
M<65X:&EB:71Q,2YH=&WE6UMOV584?M^O MX%QLZP#9D>PD3NS4@)LX78  
U\*1)OV9X&2CJRN4JD0%)QO%^\_0TI6? \$V=K;!='M)&@+J10OYSO?N9',R5\_G<=>=D"#3L??"  
R?;5\*SD20)<U"210#2')%,.\*K4Y&.)1L,-:F|I7UR\*^1G=D?S=LUT#)W)."-=[^?O)GIWDO!?  
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MNTK">'4(9O[6?KW6/\$AU>|1"/6QYKOM#Q7|:-.8D\$USB?Q/IY8S|,PF I#4,4ML1I#I%L-  
KV9&TW"OJS1F|ZR8E,RX29= A\$+V7KCVI^V::E&-&'ON/53GR6@  
MR"6,R+5(\*/\_ )492KJ@+ )HOQ#Q?Z!EE?'2>SK\*!>CB>/ \$C,-\$,+J MHB"|^R'S MF2:>6\_-  
FI7A,PBG9IN0(4!D@O|H@WI<\$:>|\_D,,90B\_DU4SP5L9#D::K2N?| MXOJF3|H?  
>Y=G^+=/^E>D|\_ '3KU= \_VK?NA^M>SSS|7^G\_S|1FT3A?"KZ M,/WZBIW'8W)|T5.?  
|@4F1?|K3;\_ ^\_,HWK=;7?1>\$)C0/;=\_LD-#:(U5\$ M1.0&4@V)#Y+4ZXXU0H=H0?  
20HN6"U)1Q8H

%ICU|B'(#,0/^MPJ2O<""<@XY0&CL4,N>%#:T(\*6(S7!  
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E.\$JN|6D)%S7%>U"R%B.R00\$%%J7F81) M-^80"\$2";P\$0D9M+KZO|SQ\_)BPK2O^\_^Z  
1|G\$\*,6FF\$5/- GP9HYXYHAP)B5)#=8R+(BG"+\$)5\*T1X  
M&;YB|X+/1Z8"B&/\*061J38\_Y@%\_ MT0^:Z#IQ@5C9SI4DN?%(2,SF&?  
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+DDP1S5EYL:IX.&413|Y&NHH@%(!>)L6>3ZZWM>.S.\_LJ.|;VLJE&| M.JK|5'!5;(  
ONT SXG'+/PKQ!OEO!R=3/^W%1" I=W0V9.'7V(Q2:L\*NNW4UM7RK:(EF8"S7EP@JX1|  
|3NT|2\_LT.JEQU.S9W^7 MYU|02P,\$%@X)>68H^' U"/ IRH !X !E># ,Q,3(P,C0P.3,P M,3  
M<65X:&EB:71Q,2YH=&WM6FU3XS@2\_GZ\_0@=ULU"5A-@A9!(R5&68#)>J  
M+6!#9E|^72\$W\* \_?KLE.R|DS\_1FALUPQP<36ZU6M\_K1TRW9W;% )MXK/NF%-  
V|H\_N/ZM5|D&&><)30T+%J>&,Y%JDM^0WQO4=J58+J7.9S92X'1OB  
MU\_UC|IM4=V)"7;L1)N9GI9|ND;OO'ME!NH%DL|,N\$Q,BV+L|\$7&O33W\*VD'D M'WO<#  
|P6#WS6/CXY|=L^;?\_ 'VX.N(  
|Z:#+^;N|1\*35,/7ZO\_-LZ%DWDJF|13T=S^=FC5EAM^;\*HW%:=JO+NVYKF5S\*&.I.OMU  
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M3X'MS5AH|DM.%4 HGI\$ASZ0R1\*,DHU0)|>K57XB,2.|>:O)1I#0-!8TK9)"& M-  
0A1^Q6\$R-^Y\$+VG&@(#(4AFY"Z5TYBS6UYQD5(N/DR""F\$| TC4)\$2FLY( MGAJ5<\_  
TKC-Z! X2A\*X4O\_T\$M\$0'BDB\$T@Z1CJY-8&4AUOK"FL31!)ZOV'<M)9T:GC\$P|H:,3D  
8Z! \*!2D?Q!+H3M8PK@BT|\$(QT3G>%GTGW+% "R7H0")T M# '4"EAQ38<;@H,YX:  
U\$O1F8)AFX.8%NC\_2SY6EX)0AL\_#@ (Y"0J26\_HA6\_M'XA#LUIJ%VD\$%\$\*- #TB#>.<@4I  
S5(\*X\_Y@;230=@1L8CD.%Y\_LD"#?C\_T MH)X)5%Q!B3P&  
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M+5L/%,T'(N|VT#KZ\$-\$@JG|^953R|AE-+=0:E7J|=P'CYP#>4V1,NFM"|# MJ8+9-  
J2YWKX+IKV RR\*D5PBE;D"!4!/\$Z\$M\$Z8\$43ZT>K)47=+E,N8K'U.\*L MR\*0+J%0\*.L9&  
=0)MF@9"V9W\_SH/M&""\*H\$.")?O:1)(45.N,0?;E:EMPk84 M\*34'@V#?;SME4\$R\*,  
(|L,CNX98U8Y'+HX2J#Y8(&?@4M@ (AA"E6J94F1TJ|'F6%0B?JEB)98\_W8(&

M(A9FAME|T|"XLBSL+\*+\*X+QS\*\_\$OB&NP/?DH7|SQKGEJHPN#R\*H#X4\$PB+  
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)\*3YW\*Y#9|68

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;\_O/40OYMF:C\?YI7|N..A6XE@+.9\_DV=74.\$\$0"J-  
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^V;\_&+\*(O9\*+8?\_B M:O@'N>@-A|WWP|  
|EZ&;%U2T7ZO|XR+=PO\B(F&!|EMA3;%)Z\AKGYKLX//|X  
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L|-7W2A : N-X|W><\*7:2M7|Z'HD?U |2|02P,\$% @  
X)>6>S5 MOB5\*" BBH !X !E>#,Q,C(P,C0P.3,P,3  
M<65X:&EB:71Q,2YH=&WM M6FU3XS@2\_GZ\_0L?  
4S4)5\$IR\$|!(8JK(0:E,|!6Q@=^X^72\$|\*\_ M?KLE.R|DS  
9FALUPQX=@6ZU6M\_KQTRU9)XE-  
Y>E)PBD|\_D)\$R,BV(|:=H0)OM=G3T MW^86= 5QW|?  
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L,@G|M.='3DUAEL;3 MT-|?  
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('EW!U=0\$2\_>'WYMOUK|.;;7WN7M^3VBMSTSYR'|: "%  
M7M|^U"&/O8CP<= |381AOQ24 WXD1,RY+G2EJB,  
M7"B=DF90\_X6HF/0>E"\$7(J-9)\*BLD4\$6-2!\$1V|@1\*V-  
"|&/U\$!@ ( 3IA-QG M:BPYN^,U'RGMX|,4F) IR-@P  
A49H=F\$%)G5!0|= Z!HR2%.PU!(S&-MX)\$F\*H6,8Y676Q+  
(>,2-H7J"(BF|YS#NG\$X#SQ@8 T-\*5PO &"@0"0VY'|0R MZ  
Z6,\*|).!%10DR!//^8ZYYJ00=2(614"1@03\$6-  
@'\$38\$TDX.84?\$ (I\*EG\$&R1(-Y-#2@G@E47\$.)0H( X% !6-  
QPQMD349.0  
M6\*JQJ4"J^9TP5E,8B.)#;S=869O#FJF,6;+VCAZ\*\*\$M:P|43I  
(#Z1XY01@K3RCRWG\*U5Q2A|,RD|Z@4BOI&!L%4"?   
88I04S"W|31\$: MP035  
AT0/M^|D)"AIL)@#G9OIG\$)VU&D,AP,@D6\_ZY1#,2FB0E)D:  
MY=##5P;S!0UZM3\$-|%( M,(0J-2JCR.C4 ,RQJ\$3|4LTJ+

&Z!0V%%':"V7W5L/AF.=@Y1/F78D%TKBAU MB>.A=" @O=  
Z(-JX:B2\*EF3/ E:=W/(,B0P\*PH87G^,,:@")3>'KSP9HD8  
MH2KLTQ:LDQSH5)IC]1S\_ ]7J'A%5=[MY ]F<"['%HPP&^?  
+2QS4%<19@^ELN8 MP#5W6;.YEI7 >P9-  
8BI7451HC/QSQRJXUF9T@>PU#YD9TZB-D]"L\_\$B  
M\$!P%CT&">FSG^Q.3ZQ;!)7:0T  
OUW4(E:2YX=WJXA@H/Y=TTA69FW#7Z;BT  
M)536JK2+G|M'F#H@^9??  
#)TMOKG\DGYTU#@(#O!CN@5K+\*L&+K^S-]QW]EW+  
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^K\Z#AR\*:.)FR3\$,D&=&,PE+Q]!S>4:8^@N.45\$.1KR0\_7V@  
!M[X3\R"](L:ZY3MA!):>\_5[SW]ZR2?  
BCHZJ!/^05P^FJ+1XVHW8A\Z@=QJ]\$, M&^TX#,  
(V;;0IB\_>C.OO3WT)6)"JXE%XEL-56RC-GP8S^;B-  
P6\U<]RXYU8NN M]WF\_ ;5G2@WXL,HWZ)/(7CX68>|(TN]  
(.2?AYUK60M@K6:CD2B9#=#;<|^>F;%  
MB4G\*DU7WY9RG3,\$)NX2I2\$GVLJ9(IAS%)  
(+0L7\_9F@3FF=?+PN36R@GX1FK M(B!,7ITM>AUU  
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\*E5\$04 %JLE;(J/6^KV @G M5.1FJULGKXA,  
I9B9T2&)&/\*F5PE; 6#R(:)&-UPGZJ]GN;9J+.: \$4-U8G  
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\\H2;YIAC)V"V:> R21)-K2&  
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MTH1|)V232(OU2?HS|'U&4FP8X\*+%?VE/M#=#R1#%2\_;;?  
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M=RZCKSO'GAWD'W#1G7ON7"A|ENE\*EA C^=|/-  
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Y!!3=CV!&!RD\*9-2 M.X9\_>F>\$9P&?#1Y+(9=T0%QL(J5  
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5F@?;7GMWO2/.%X-)V.A^\_, M?  
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SIGNIFICANT ACCOUNTING POLICIES<div  
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family:'Times New Roman',sans-serif;font-size:10pt;font-  
style:italic;font-weight:700;line-height:120%">Basis of  
Presentation</span></div><div style="margin-  
bottom:3pt;margin-top:9pt;text-align:justify;text-

**indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The condensed consolidated financial statements include the accounts of Axos Financial, Inc. and its wholly owned subsidiaries ("Axos" or the "Company"). Axos Bank (the "Bank"), its wholly owned subsidiaries, and the activities of two lending-related trust entities constitute the Banking Business Segment, and Axos Securities, LLC and its wholly owned subsidiaries constitute the Securities Business Segment. All significant intercompany balances and transactions have been eliminated in consolidation. The Notes to the Condensed Consolidated Financial Statements are an integral part of the Company's financial statements. On December 7, 2023, the Company acquired from the Federal Deposit Insurance Corporation ("FDIC") two loan portfolios with an aggregate unpaid principal balance of \$1.3 billion at a 37% discount to par. For additional information on the "FDIC Loan Purchase," see Note 2—**

**</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">"Acquisitions"</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> in the Company's Annual Report on Form 10-K for the fiscal year ended June 30, 2024 ("2024 Form 10-K") filed with the Securities and Exchange Commission ("SEC").</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The accompanying interim condensed consolidated financial statements, presented in accordance with accounting principles generally accepted in the United States of America ("GAAP"), are unaudited and reflect all adjustments which, in the opinion of management, are necessary for a fair statement of financial condition and results of operations**



for the interim periods. All adjustments are of a normal and recurring nature. Certain amounts reported in prior periods have been reclassified to conform with the current presentation. Results for the three months ended September 30, 2024 are not necessarily indicative of results that may be expected for any other interim period or for the year as a whole. Certain information and note disclosures normally included in the audited annual financial statements prepared in accordance with GAAP have been condensed or not repeated herein pursuant to the rules and regulations of the SEC

with respect to interim financial reporting. The accompanying unaudited condensed consolidated financial statements should be read in conjunction with the audited consolidated financial statements and accompanying notes for the year ended June 30, 2024 included in the 2024 Form 10-K.

Significant Accounting Policies

For further information regarding the Company's significant accounting policies, see Note 1

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"Organizations and Summary of Significant Accounting Policies"

**<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> in the 2024 Form 10-K. During the three months ended September 30, 2024, there were no significant updates to the Company's significant accounting policies, other than as noted below and the adoption of the accounting standards noted herein.</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height:120%">Stock of Regulatory Agencies</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:700;line-height:120%">.</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> The Bank is a member of the Federal Home Loan Bank ("FHLB") system and the Federal Reserve System (the "Federal Reserve"). FHLB members are required to own a certain amount of FHLB stock based on the level of borrowings and other factors while Federal Reserve members are required to own a certain amount of Federal Reserve Bank stock based on the member's equity capital and surplus. FHLB and Federal Reserve Bank stock is carried at cost, classified as a restricted security, and periodically evaluated for impairment based on ultimate recovery of par value. Axos Securities, LLC is a member of the Depository Trust & Clearing Corporation ("DTCC"), a financial services company providing clearing and settlement services to the financial markets. Members are required to own a certain amount of DTCC stock based on the clearing levels and other factors. DTCC stock is valued based on information provided by the DTCC, classified as a restricted security, and periodically evaluated for impairment based on the ultimate recovery of carrying value.</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-**

**<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> in the 2024 Form 10-K. During the three months ended September 30, 2024, there were no significant updates to the Company's significant accounting policies, other than as noted below and the adoption of the accounting standards noted herein.</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height:120%">Stock of Regulatory Agencies</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:700;line-height:120%">.</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> The Bank is a member of the Federal Home Loan Bank ("FHLB") system and the Federal Reserve System (the "Federal Reserve"). FHLB members are required to own a certain amount of FHLB stock based on the level of borrowings and other factors while Federal Reserve members are required to own a certain amount of Federal Reserve Bank stock based on the member's equity capital and surplus. FHLB and Federal Reserve Bank stock is carried at cost, classified as a restricted security, and periodically evaluated for impairment based on ultimate recovery of par value. Axos Securities, LLC is a member of the Depository Trust & Clearing Corporation ("DTCC"), a financial services company providing clearing and settlement services to the financial markets. Members are required to own a certain amount of DTCC stock based on the clearing levels and other factors. DTCC stock is valued based on information provided by the DTCC, classified as a restricted security, and periodically evaluated for impairment based on the ultimate recovery of carrying value.</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-**

**Comprehensive Income.**

Comprehensive income consists of net income and other comprehensive income ("OCI"). OCI includes unrealized gains and losses on available-for-sale securities and gains and losses on derivatives in designated cash flow hedge accounting relationships.

**Derivatives**

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Commitments to fund mortgage loans (interest rate locks) to be sold into the secondary market and forward commitments for the future delivery of these mortgage loans are accounted for as free standing derivatives. The Company enters into forward commitments for the future delivery of mortgage loans when interest rate locks are entered into, in order to economically hedge the change in interest rates resulting from its commitments to fund the loans. Changes in the fair values of these derivatives are included in "Mortgage banking income" on the Consolidated Statements of Income.

**The Company makes markets in interest rate swap and cap derivatives to facilitate customer demand. The Company enters into**

offsetting derivative transactions to offset its interest rate risk associated with this customer transaction activity. The Company acquired as part of the FDIC Loan Purchase certain customer-facing interest rate derivatives and related market-facing derivatives which offset the Company's interest rate risk. For additional information on these derivatives see Note 2—

**“Acquisitions”** in the 2024 Form 10-K and Note 5—

**“Derivatives.”** Changes in the fair values of these derivatives, and related fees, are included in “Banking and service fees” on the Consolidated Statements of Income.

Derivative assets and liabilities are not subject to any counterparty netting and are presented at fair value on a gross basis in “Other assets” and “Accounts payable and other liabilities”, respectively, in the Consolidated Balance Sheets and cash flows related to derivative assets and liabilities are presented in “Net change in assets and liabilities which provide (use) cash - Other Assets” and “Net change in assets and liabilities which provide (use) cash - Accounts payable and other liabilities,” respectively, in the Consolidated Statements of Cash Flows.

**The Company applies hedge accounting to certain derivative instruments for interest rate risk management purposes. The Company uses such derivative instruments to hedge forecasted variable cash flows from floating-rate deposits. For designated cash flow hedges, changes in the fair value of the derivatives are initially recorded in OCI and subsequently recognized in earnings once the hedged item affects earnings. Derivative gains and losses reclassified to earnings are recognized in interest expense on the condensed Consolidated Statements of Income, consistent with the hedged floating-rate deposits.**

**Hedge accounting relationships, including the associated risk management objective and strategy, are formally documented at inception. Additionally, the effectiveness of hedge accounting relationships is monitored throughout the duration of the hedge period. Hedge accounting treatment is discontinued either when the derivative is terminated, when it is determined that a derivative is not expected to be, or has ceased to be, effective as a hedge or if the Company removes the cash flow hedge designation. If a hedge accounting relationship is terminated and the original hedged transaction remains probable to occur, the amount in accumulated other comprehensive income is recognized in earnings on a straight-line basis over the remaining term of the derivative. If the original hedged transaction no longer remains probable to occur, any amount in accumulated other comprehensive income is immediately recognized in income.**

***New Accounting Standards***

***Recently Adopted Accounting Standards***

On July 1, 2024, the Company adopted Accounting Standards Update (“ASU”) 2023-02 which permits an election, if certain conditions are met, to account for tax equity investments using the proportional amortization method, which was previously limited to low-income housing tax credit (“LIHTC”) investments. As the Company’s tax equity investments solely comprise LIHTC investments accounted for under the proportional amortization method, there was no impact on its financial condition or results of operations upon adoption. For additional information on the Company’s LIHTC investments, see Note 12 –

***“Other Assets.”***

***Accounting Standards Issued But Not Yet Adopted***

In November 2023, the Financial Accounting Standards Board (“FASB”) issued ASU 2023-



07 which requires disclosure of significant business segment expenses and a description of the composition of other segment expenses by business segment. The ASU also requires disclosure of the title and position of the chief operating decision maker and an explanation of how the chief operating decision maker uses the reported measures of segment profit or loss in assessing segment performance and deciding how to allocate resources. This standard is effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. The Company does not expect any impact on its financial condition or results of operations upon adoption.

In December 2023, the FASB issued ASU 2023-09 which requires further granularity on the disclosure of income taxes, including:

- Certain prescribed line items in the income tax rate reconciliation presented both in dollar and percentage terms;
- Income taxes paid, income before income taxes and income taxes disaggregated by federal, state

and foreign taxes; and

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Further disaggregation of income taxes paid by any individual jurisdiction equal to or exceeding five percent of total income taxes paid.

This standard is effective for fiscal years beginning after December 15, 2024. The Company does not expect any impact on its financial condition or results of operations upon adoption.

The condensed consolidated financial statements include the accounts of Axos Financial, Inc. and its wholly owned subsidiaries (“Axos” or the “Company”). Axos Bank (the “Bank”), its wholly owned subsidiaries, and the activities of two lending-related trust entities constitute the Banking Business Segment, and Axos Securities, LLC and its wholly owned subsidiaries constitute the Securities Business Segment. All significant intercompany balances and transactions have been eliminated in consolidation. The Notes to the Condensed Consolidated Financial Statements are an integral part of the Company’s financial statements. On December 7, 2023, the Company acquired from the Federal Deposit Insurance Corporation (“FDIC”) two loan portfolios with an aggregate unpaid principal balance of \$1.3 billion at a 37% discount to par. For additional

information on the “FDIC Loan Purchase,” see Note 2—

“Acquisitions”

in the Company’s Annual Report on Form 10-K for the fiscal year ended June 30, 2024 (“2024 Form 10-K”) filed with the Securities and Exchange Commission (“SEC”).

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The accompanying interim condensed consolidated financial statements, presented in accordance with accounting principles generally accepted in the United States of America (“GAAP”), are unaudited and reflect all adjustments which, in the opinion of management, are necessary for a fair statement of financial condition and results of operations for the interim periods. All adjustments are of a normal and recurring nature. Certain amounts reported in prior periods have been reclassified to conform with the current presentation. Results for the three months ended September 30, 2024 are not necessarily indicative of results that may be expected for any other interim period or for the year as a whole. Certain information and note disclosures normally included in the audited annual financial statements prepared in accordance with GAAP have been condensed or not repeated herein pursuant to the rules and regulations of the SEC

with respect to interim financial reporting. The accompanying unaudited

condensed consolidated financial statements should be read in conjunction with the audited consolidated financial statements and accompanying notes for the year ended June 30, 2024 included in the 2024 Form 10-K.

Stock of Regulatory Agencies

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The Bank is a member of the Federal Home Loan Bank (“FHLB”) system and the Federal Reserve System (the “Federal Reserve”). FHLB members are required to own a certain amount of FHLB stock based on the level of borrowings and other factors while Federal Reserve members are required to own a certain amount of Federal Reserve Bank stock based on the member’s equity capital and surplus. FHLB and Federal Reserve Bank stock is carried at cost, classified as a restricted security, and periodically evaluated for impairment based on ultimate recovery of par value. Axos Securities, LLC is a member of the Depository Trust & Clearing Corporation (“DTCC”), a financial services company providing clearing and settlement services to the financial markets. Members are required to own a certain amount of DTCC stock based on the clearing levels and other factors. DTCC stock is valued based on information provided by the DTCC, classified as a restricted security, and periodically evaluated for impairment based on the ultimate recovery of carrying value.

**Comprehensive Income.** Comprehensive income consists of net income and other comprehensive income ("OCI"). OCI includes unrealized gains and losses on available-for-sale securities and gains and losses on derivatives in designated cash flow hedge accounting relationships.

**Derivatives**

. Commitments to fund mortgage loans (interest rate locks) to be sold into the secondary market and forward commitments for the future delivery of these mortgage loans are accounted for as free standing derivatives. The Company enters into forward commitments for the future delivery of mortgage loans when interest rate locks are entered into, in order to economically hedge the change in interest rates resulting from its commitments to fund the loans. Changes in the fair values of these derivatives are included in "Mortgage banking income" on the Consolidated Statements of Income.

**The Company makes markets in interest rate swap and cap derivatives to facilitate customer demand. The Company enters into offsetting derivative transactions to offset its interest rate risk associated with this customer transaction activity. The Company acquired as part of the FDIC Loan Purchase**

certain customer-facing interest rate derivatives and related market-facing derivatives which offset the Company's interest rate risk. For additional information on these derivatives see Note 2—

“Acquisitions”

in the 2024 Form 10-K and Note 5—

“Derivatives.”

Changes in the fair values of these derivatives, and related fees, are included in “Banking and service fees” on the Consolidated Statements of Income.

Derivative assets and liabilities are not subject to any counterparty netting and are presented at fair value on a gross basis in “Other assets” and “Accounts payable and other liabilities”, respectively, in the Consolidated Balance Sheets and cash flows related to derivative assets and liabilities are presented in “Net change in assets and liabilities which provide (use) cash - Other Assets” and “Net change in assets and liabilities which provide (use) cash - Accounts payable and other liabilities,” respectively, in the Consolidated Statements of Cash Flows.



**Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The Company applies hedge accounting to certain derivative instruments for interest rate risk management purposes. The Company uses such derivative instruments to hedge forecasted variable cash flows from floating-rate deposits. For designated cash flow hedges, changes in the fair value of the derivatives are initially recorded in OCI and subsequently recognized in earnings once the hedged item affects earnings. Derivative gains and losses reclassified to earnings are recognized in interest expense on the condensed Consolidated Statements of Income, consistent with the hedged floating-rate deposits.</span></div><div style="text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">Hedge accounting relationships, including the associated risk management objective and strategy, are formally documented at inception. Additionally, the effectiveness of hedge accounting relationships is monitored throughout the duration of the hedge period. Hedge accounting treatment is discontinued either when the derivative is terminated, when it is determined that a derivative is not expected to be, or has ceased to be, effective as a hedge or if the Company removes the cash flow hedge designation. If a hedge accounting relationship is terminated and the original hedged transaction remains probable to occur, the amount in accumulated other comprehensive income is recognized in earnings on a straight-line basis over the remaining term of the derivative. If the original hedged transaction no longer remains probable to occur, any amount in accumulated other comprehensive income is immediately recognized in income.</span></div> <div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:27pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height:120%">New Accounting Standards</span></div><div style="margin-**

***Recently Adopted Accounting Standards***

On July 1, 2024, the Company adopted Accounting Standards Update (“ASU”) 2023-02 which permits an election, if certain conditions are met, to account for tax equity investments using the proportional amortization method, which was previously limited to low-income housing tax credit (“LIHTC”) investments. As the Company’s tax equity investments solely comprise LIHTC investments accounted for under the proportional amortization method, there was no impact on its financial condition or results of operations upon adoption. For additional information on the Company’s LIHTC investments, see Note 12 –

***“Other Assets.”***

***Accounting Standards Issued But Not Yet Adopted***

In November 2023, the Financial Accounting Standards Board (“FASB”) issued ASU 2023-07 which requires disclosure of significant business segment expenses and a description of the composition of other segment expenses by business segment. The ASU

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In December 2023, the FASB issued ASU 2023-09 which requires further granularity on the disclosure of income taxes, including:

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- Certain prescribed line items in the income tax rate reconciliation presented both in dollar and percentage terms;
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- Income taxes paid, income before income taxes and income taxes disaggregated by federal, state and foreign taxes; and

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Further disaggregation of income taxes paid by any individual jurisdiction equal to or exceeding five percent of total income taxes paid.

This standard is effective for fiscal years beginning after December 15, 2024. The Company does not expect any impact on its financial condition or results of operations upon adoption.

**FAIR VALUE**

The following tables set forth the Company's financial assets and liabilities measured at fair value on a recurring basis at September 30, 2024 and June 30, 2024. Assets and liabilities are classified in their entirety based on the lowest level of input significant to the fair value measurement:

|                           | September 30, 2024 | June 30, 2024    | Fair Value Measurements Using: |  |
|---------------------------|--------------------|------------------|--------------------------------|--|
| Cash                      | \$1.0 million      | \$1.0 million    | Level 1                        |  |
| Accounts receivable       | \$58.549 million   | \$58.549 million | Level 1                        |  |
| Prepaid expenses          | \$0.1 million      | \$0.1 million    | Level 1                        |  |
| Other current assets      | \$0.1 million      | \$0.1 million    | Level 1                        |  |
| Total current assets      | \$1.0 million      | \$1.0 million    |                                |  |
| Accounts payable          | \$11.765 million   | \$11.765 million | Level 1                        |  |
| Accrued expenses          | \$0.1 million      | \$0.1 million    | Level 1                        |  |
| Deferred revenue          | \$0.1 million      | \$0.1 million    | Level 1                        |  |
| Other current liabilities | \$0.1 million      | \$0.1 million    | Level 1                        |  |
| Total current liabilities | \$11.765 million   | \$11.765 million |                                |  |

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|          |                                |
|----------|--------------------------------|
| Total    | Available for sale securities: |
| \$46,687 | \$91,309                       |
| \$91,309 | \$46,687                       |

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Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">\$</span></td><td style="background-  
color:#cceeef;padding:2px 0;text-align:right;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">—</span></td><td  
style="background-color:#cceeef;padding:2px 1pt 2px  
0;text-align:right;vertical-align:bottom"></td><td  
colspan="3" style="background-color:#cceeef;padding:0  
1pt"></td><td style="background-  
color:#cceeef;padding:2px 0 2px 1pt;text-  
align:left;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New

|                                                                                                                                                                           |                                                                                                                                              |                                                                                                                                          |                                                                                                                                          |  |                                                                                                                                              |                                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|--|----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span>                                  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">27,335</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> |                                                                                                                                          |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">27,335</span> |                                                                                                                                              |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Other assets—Derivative instruments</span> |                                                                                                                                              |                                                                                                                                          | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> |  |                                                                                                                                              | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">66,172</span> |

|                                                                                                                                                    |  |  |  |                                                                                                                                          |                                                                                                                                         |  |  |  |  |                                                                                                                                          |                                                                                                                                              |  |  |  |  |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|
|                                                                                                                                                    |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">—</span> |  |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">66,172</span> |  |  |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">LIABILITIES:</span> |  |  |  |                                                                                                                                          |                                                                                                                                         |  |  |  |  |                                                                                                                                          |                                                                                                                                              |  |  |  |  |  |  |

|                                         |  |  |
|-----------------------------------------|--|--|
|                                         |  |  |
|                                         |  |  |
| Accounts payable and other liabilities— |  |  |
| Derivative instruments                  |  |  |
|                                         |  |  |
|                                         |  |  |
| \$                                      |  |  |
| 63,225                                  |  |  |
|                                         |  |  |
| \$                                      |  |  |
| —                                       |  |  |

|                               |  |  |  |    |        |                                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|-------------------------------|--|--|--|----|--------|----------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|                               |  |  |  | \$ | 63,225 |                                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <div><span><br/></span></div> |  |  |  |    |        |                                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                               |  |  |  |    |        |                                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                               |  |  |  |    |        | June 30, 2024                          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                               |  |  |  |    |        | (Dollars in thousands)                 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                               |  |  |  |    |        |                                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                               |  |  |  |    |        |                                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                               |  |  |  |    |        | Significant Other<br>Observable<br>Inp |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                               |  |  |  |    |        | (Level 2)                              |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                               |  |  |  |    |        |                                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

[illegible]



|                                                                                                                                 |                                                                                                                              |  |  |  |                                                                                                                               |  |                                                                                                                                |  |
|---------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|--|--|--|-------------------------------------------------------------------------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------------------------------------|--|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span>   |                                                                                                                              |  |  |  |                                                                                                                               |  |                                                                                                                                |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">353</span>  |                                                                                                                              |  |  |  |                                                                                                                               |  |                                                                                                                                |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span>   | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span> |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> |  |                                                                                                                                |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">&gt;</span> |                                                                                                                              |  |  |  |                                                                                                                               |  |                                                                                                                                |  |
|                                                                                                                                 |                                                                                                                              |  |  |  |                                                                                                                               |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">353</span> |  |
|                                                                                                                                 |                                                                                                                              |  |  |  |                                                                                                                               |  |                                                                                                                                |  |
|                                                                                                                                 |                                                                                                                              |  |  |  |                                                                                                                               |  |                                                                                                                                |  |

**Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"**>Available-for-sale securities:</span></td>  
<td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"><div style="padding-left:18pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Agency MBS</span></div></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">27,259 </span></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

[illegible]

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">110,928 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Municipal</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,424 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,424 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px |  |
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|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 0; | text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 37pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Total—Available for sale securities:</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">30,683</span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font- |
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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">110,928 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">141,611 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Loans held for sale</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">16,482 </span></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background- |
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|  |    |   |  |  |  |  |    |        |  |                  |  |  |  |  |  |  |
|--|----|---|--|--|--|--|----|--------|--|------------------|--|--|--|--|--|--|
|  | \$ | — |  |  |  |  | \$ | 16,482 |  | Servicing rights |  |  |  |  |  |  |
|--|----|---|--|--|--|--|----|--------|--|------------------|--|--|--|--|--|--|

[illegible]

[illegible]

|                                                                                                                                                                               |  |  |                                                                                                                                                              |  |  |  |  |  |                                                                                                                                          |  |  |                                                                                                                                               |  |  |                                                                                                                                               |  |  |                                                                                                                                               |  |  |  |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">LIABILITIES:</span>                            |  |  |                                                                                                                                                              |  |  |  |  |  |                                                                                                                                          |  |  |                                                                                                                                               |  |  |                                                                                                                                               |  |  |                                                                                                                                               |  |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Accounts payable and other liabilities—</span> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Derivative instruments</span> |  |  |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">102,949</span> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">102,949</span> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">102,949</span> |  |  |  |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">102,949</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following tables present additional information about assets measured at fair value on a recurring basis and for which the Company has utilized Level 3 inputs to determine fair value:</span></div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"> |
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[illegible]

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|  |  |  |  |  |  |  |  |  |                                                                                                                                                                                                           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  | <div style="text-align: center;"> <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">For the Three Months Ended</span> </div> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |                                                                                                                                                                                                           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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|--|--|--|------------------------|--|--|--|--|--|--|--|--|--|--|--|--------------------------------|--|--|--|--|--|----------------|--|--|--|--|--|--|--|--|------------------|--|--|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  | September 30, 2024     |  |  |  |  |  |  |  |  |  |  |  |                                |  |  |  |  |  |                |  |  |  |  |  |  |  |  |                  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | (Dollars in thousands) |  |  |  |  |  |  |  |  |  |  |  | Available-for-sale Securities: |  |  |  |  |  | Non-Agency MBS |  |  |  |  |  |  |  |  | Servicing Rights |  |  | 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |



|                 |  |  |
|-----------------|--|--|
| Total           |  |  |
| Opening Balance |  |  |
| \$              |  |  |
| 110,928         |  |  |
|                 |  |  |
| \$              |  |  |
| 28,924          |  |  |

[illegible]

|                                                    |  |  |  |
|----------------------------------------------------|--|--|--|
| height:100%">Total gains or losses for the period: |  |  |  |
|                                                    |  |  |  |
|                                                    |  |  |  |
|                                                    |  |  |  |
|                                                    |  |  |  |
|                                                    |  |  |  |
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|                                                    |  |  |  |

Included in earnings—Mortgage banking and servicing rights income</span></span></td><td>

|  |  |  |  |         |                                        |  |  |  |  |
|--|--|--|--|---------|----------------------------------------|--|--|--|--|
|  |  |  |  | (1,852) | Included in other comprehensive income |  |  |  |  |
|--|--|--|--|---------|----------------------------------------|--|--|--|--|

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|  |  |  |                 |  |
|--|--|--|-----------------|--|
|  |  |  |                 |  |
|  |  |  | (20,401)        |  |
|  |  |  | Closing balance |  |
|  |  |  | \$              |  |
|  |  |  | 91,309          |  |
|  |  |  | \$              |  |

**Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">27,335 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">118,644 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:6pt"><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeef;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeef;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| height:100%">Change in unrealized gains or losses for the period included in earnings for assets held at the end of the reporting period</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(1,852)</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">(1,852)</span></td><td style="background-color: #ffffff; border-bottom: 2pt solid #000; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td></tr></table><div style="padding-left: 4.5pt; text-align: justify; text-indent: -4.5pt"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 5.2pt; font-style: italic; font-weight: 400; line-height: 120%; position: relative; top: -2.8pt; vertical-align: baseline">1</span><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-style: italic; font-weight: 400; line-height: 120%">Earnings from servicing rights were attributable to: time and payoffs, representing a decrease in servicing rights value due to passage of time, including the impact from both regularly scheduled loan principal payments and loans that were paid down or paid off during the period of \$0.2 million for the three months ended September 30, 2024 and a decrease in servicing rights value resulting from market-driven changes in interest rates of \$1.6 million for the three months ended September 30, 2024. Additions to servicing rights were related to purchases and servicing rights retained upon sale of loans held for sale.</span><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 5.2pt; font-style: italic; font-weight: 400; line-height: 120%; position: relative; top: -2.8pt; vertical-align: baseline"></span></div><div style="text-align: justify"><span><br/></span></div><div style="text-align: justify"><table style="border-collapse: collapse; display: inline-table; margin-bottom: 5pt; vertical-align: text-bottom; width: 100.000%"><tr><td style="width: 1.0%"></td><td> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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**style="display:none"></td></tr></table></div><div**  
**style="text-align:center"><table style="border-**  
**collapse:collapse;display:inline-table;margin-**  
**bottom:5pt;vertical-align:text-bottom;width:100.000%">**  
**<tr><td style="width:1.0%"></td><td**  
**style="width:50.946%"></td><td style="width:0.1%">**  
**</td><td colspan="3" style="display:none"></td><td**  
**colspan="3" style="display:none"></td><td**  
**style="width:1.0%"></td><td style="width:14.397%">**  
**</td><td style="width:0.1%"></td><td**  
**style="width:0.1%"></td><td style="width:0.530%">**  
**</td><td style="width:0.1%"></td><td**  
**style="width:1.0%"></td><td style="width:14.397%">**  
**</td><td style="width:0.1%"></td><td**  
**style="width:0.1%"></td><td style="width:0.530%">**  
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**<td style="width:14.400%"></td><td**  
**style="width:0.1%"></td></tr><tr><td colspan="3"**  
**style="padding:0 1pt"></td><td colspan="3"**  
**style="display:none"></td><td colspan="3"**  
**style="display:none"></td><td colspan="15"**  
**style="padding:2px 1pt;text-align:left;vertical-**  
**align:bottom"><div style="text-align:center"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:700;line-**  
**height:100%">For the Three Months Ended</span>**  
**</div></td></tr><tr><td colspan="3" style="padding:0**  
**1pt"></td><td colspan="3" style="display:none"></td>**

|  |  |  |                                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  | September 30, 2023             |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | (Dollars in thousands)         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | Available-for-sale Securities: |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | Non-Agency MBS                 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | Servicing Rights               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 1                              |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |                                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |                                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |                                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |



|                                         |                                |  |
|-----------------------------------------|--------------------------------|--|
| <div> <div>Total</div> </div>           |                                |  |
| <div> <div>Opening Balance</div> </div> |                                |  |
| <div> <div>\$</div> </div>              |                                |  |
| <div> <div>205,005</div> </div>         | <div> <div></div> </div>       |  |
| <div> <div>\$</div> </div>              | <div> <div>25,443</div> </div> |  |
| <div> <div></div> </div>                |                                |  |

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[illegible]

|                 |  |  |       |         |
|-----------------|--|--|-------|---------|
|                 |  |  | (245) |         |
| Closing balance |  |  | \$    | 206,076 |
|                 |  |  |       |         |
|                 |  |  |       |         |

[illegible]

|  |                                                                                                                             |  |  |  |  |  |  |  |  |  |  |
|--|-----------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|
|  | Change in unrealized gains or losses for the period included in earnings for assets held at the end of the reporting period |  |  |  |  |  |  |  |  |  |  |
|  | \$                                                                                                                          |  |  |  |  |  |  |  |  |  |  |
|  | —                                                                                                                           |  |  |  |  |  |  |  |  |  |  |
|  |                                                                                                                             |  |  |  |  |  |  |  |  |  |  |
|  | \$                                                                                                                          |  |  |  |  |  |  |  |  |  |  |
|  | 1,858                                                                                                                       |  |  |  |  |  |  |  |  |  |  |
|  |                                                                                                                             |  |  |  |  |  |  |  |  |  |  |
|  |                                                                                                                             |  |  |  |  |  |  |  |  |  |  |
|  |                                                                                                                             |  |  |  |  |  |  |  |  |  |  |

family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">\$

|       |  |
|-------|--|
| 1,858 |  |
|-------|--|

1

Earnings from servicing rights were attributable to: time and payoffs, representing a decrease in servicing rights value due to passage of time, including the impact from both regularly scheduled loan principal payments and loans that were paid down or paid off during the period of \$0.2 million for the three months ended September 30, 2023, and an increase in servicing rights value resulting from market-driven changes in interest rates of \$2.1 million for the three months ended September 30, 2023. Additions to servicing rights were related to purchases and servicing rights retained upon sale of loans held for sale.

</span></div><div style="margin-bottom: 3pt; text-align: justify; text-indent: 36pt"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 120%">The table below summarizes the

[illegible]



|                                                                                                          |  |  |                                |  |  |
|----------------------------------------------------------------------------------------------------------|--|--|--------------------------------|--|--|
| <div> <div>Unobservable Input</div> <div> <div>Range (Weighted Average)</div> <div>1</div> </div> </div> |  |  |                                |  |  |
|                                                                                                          |  |  |                                |  |  |
|                                                                                                          |  |  |                                |  |  |
|                                                                                                          |  |  |                                |  |  |
| <div> <div>Available-for-sale securities: Non-Agency MBS</div> <div>\$</div> </div>                      |  |  | <div> <div>91,309</div> </div> |  |  |
|                                                                                                          |  |  |                                |  |  |

|                                 |                                               |                                            |                                    |                                          |                               |
|---------------------------------|-----------------------------------------------|--------------------------------------------|------------------------------------|------------------------------------------|-------------------------------|
| <div>Discounted Cash Flow</div> | <div>Projected Constant Prepayment Rate</div> | <div>Projected Constant Default Rate</div> | <div>Projected Loss Severity</div> | <div>Discount Rate over SOFR Swaps</div> | <div>Credit Enhancement</div> |
| <div>0.0 to 69.6% (34.5%)</div> |                                               |                                            |                                    |                                          |                               |
| <div>0.0 to 5.5% (2.6%)</div>   |                                               |                                            |                                    |                                          |                               |
| <div>0.0 to 68.9% (32.6%)</div> |                                               |                                            |                                    |                                          |                               |

|                                                                                                    |  |  |                                                                                                                 |  |  |
|----------------------------------------------------------------------------------------------------|--|--|-----------------------------------------------------------------------------------------------------------------|--|--|
| <div> <div> <div>2.5 to 4.9% (2.6%)</div> </div> </div>                                            |  |  | <div> <div> <div>0.0 to 64.3% (26.1%)</div> </div> </div>                                                       |  |  |
| <div> <div> <div> <div>Servicing Rights</div> <div>\$</div> <div>27,335</div> </div> </div> </div> |  |  |                                                                                                                 |  |  |
| <div> <div> <div>Discounted Cash Flow</div> </div> </div>                                          |  |  | <div> <div> <div>Projected Constant Prepayment Rate,<br/>Life (in years),<br/>Discount Rate</div> </div> </div> |  |  |

colspan="3" style="border-bottom:2pt solid #000;padding:2px 1pt;text-align:left;vertical-align:middle"><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5.2 to 24.2% (10.9%)</span></div><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2.4 to 11.1 (8.3) </span></div><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">9.5 to 11.2% (9.8%)</span></div></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table></div><div style="text-align:center"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:20.537%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.204%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.344%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:25.215%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.200%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="12" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">June 30, 2024</span></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-

|                        |            |                     |                    |                          |
|------------------------|------------|---------------------|--------------------|--------------------------|
| (Dollars in thousands) | Fair Value | Valuation Technique | Unobservable Input | Range (Weighted Average) |
|                        |            |                     | 1                  |                          |
|                        |            |                     |                    |                          |
|                        |            |                     |                    |                          |
|                        |            |                     |                    |                          |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| weight:400;line-height:100%">Available-for-sale securities: Non-Agency MBS</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">110,928 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Discounted Cash Flow</span></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:middle"><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Projected Constant Prepayment Rate,</span></div><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Projected Constant Default Rate,</span></div><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Projected Loss Severity,</span></div><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Discount Rate over SOFR Swaps,</span></div><div style="text-align:center"><span |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



|                      |                      |                      |
|----------------------|----------------------|----------------------|
| Credit Enhancement   |                      |                      |
| 0.0 to 72.1% (38.0%) | 0.0 to 13.7% (2.8%)  | 0.0 to 68.9% (32.9%) |
| 2.5 to 4.9% (2.5%)   | 0.0 to 64.9% (22.8%) |                      |
| Servicing Rights     |                      |                      |
| \$                   |                      |                      |

|                                                                       |  |  |
|-----------------------------------------------------------------------|--|--|
| 28,924                                                                |  |  |
| Discounted Cash Flow                                                  |  |  |
| Projected Constant Prepayment Rate,<br>Life (in years), Discount Rate |  |  |
| 5.5 to 95.2% (11.8%)                                                  |  |  |
| 0.4 to 14.9 (7.9)                                                     |  |  |
| 9.5 to 11.2% (9.8%)                                                   |  |  |
|                                                                       |  |  |
|                                                                       |  |  |

5.5 to 95.2% (11.8%)

0.4 to 14.9 (7.9)

9.5 to 11.2% (9.8%)

***The weighted average for Available-for-sale securities: Non-agency MBS is based on the relative fair value of the securities and for Servicing Rights is based on the relative unpaid principal of the loans being serviced.***

***For non-agency mortgage-backed securities, significant increases (decreases) in any of those inputs in isolation would result in a significantly lower (higher) fair value measurement. Generally, a change in the assumption used for the probability of default is accompanied by a directionally similar change in the assumption used for the projected loss severity and a directionally opposite change in the assumption used for projected prepayment rates. For servicing rights, significant increases in projected prepayment rates or discount rates in isolation would result in a significantly lower fair value measurement, while a significant increase in expected life in isolation would result in a significantly higher fair value measurement. Generally, a change in the projected prepayment rates is accompanied by a directionally opposite change in expected life.***

***The aggregate fair value of loans held for sale, carried at fair value, the contractual balance (including accrued interest), and the unrealized gain were:***

|  |
|--|
|  |
|--|

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|  |  |  |                     |        |  |
|--|--|--|---------------------|--------|--|
|  |  |  | \$                  | 16,482 |  |
|  |  |  | Contractual balance | 13,977 |  |
|  |  |  |                     | 15,966 |  |
|  |  |  |                     |        |  |

bottom:2pt solid #000;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Unrealized gain</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">589 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">516 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span

[illegible]



|                 |     |  |  |
|-----------------|-----|--|--|
| 2024            |     |  |  |
| Interest income |     |  |  |
| \$              | 288 |  |  |
| \$              |     |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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| family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">189 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Change in fair value</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">17 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(129)</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Total </span></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background- |
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color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">305 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">60 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:700;line-height:120%">Fair Value of Financial Instruments</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-

Carrying amounts and estimated fair values of financial instruments at September 30, 2024 and June 30, 2024 were:

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| Fair Value             |                    |  |
|                        |                    |  |
| (Dollars in thousands) | Carrying<br>Amount |  |
| Level 1                | Level 2            |  |
| Level 3                |                    |  |

|                                            |  |           |
|--------------------------------------------|--|-----------|
| Total Fair Value                           |  |           |
| Financial assets:                          |  |           |
| Cash, cash equivalents and restricted cash |  |           |
| \$                                         |  | 2,803,856 |

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|-----------------------------------------------------------------------|--|-----|----|
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|                                                                       |  |     | \$ |
| 2,803,856                                                             |  |     |    |
|                                                                       |  |     |    |
| <div style="padding-left: 6pt;"><span>Trading securities</span></div> |  |     |    |
|                                                                       |  | 594 |    |
|                                                                       |  |     |    |
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color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">594 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">594 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"><div style="padding-left:6pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Available-for-sale securities</span></div></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">137,996 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td

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**Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Stock of regulatory agencies</span></td>**

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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">34,417</span>                             |  |  |  |
|                                                                                                                                                                          |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Loans held for sale, at fair value</span> |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">14,566</span>                             |  |  |  |
|                                                                                                                                                                          |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">—</span>                                  |  |  |  |
|                                                                                                                                                                          |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">14,566</span>                             |  |  |  |
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|---------------------|--------|--|--|--|--|---|--|--|--|--|--------|--|--|--|--|--|--|
| Securities borrowed | 84,326 |  |  |  |  | — |  |  |  |  | 83,501 |  |  |  |  |  |  |
|---------------------|--------|--|--|--|--|---|--|--|--|--|--------|--|--|--|--|--|--|

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|--------------------------------------------------|--|
| 83,501                                           |  |
| Customer, broker-dealer and clearing receivables |  |
| 262,774                                          |  |
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| —      |  | 66,172 |  |  |
| 66,172 |  |        |  |  |

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| <div>19,743,134</div>                    |  |  |  |
| <div>—</div>                             |  |  |  |
| <div>19,743,134</div>                    |  |  |  |
| Advances from the Federal Home Loan Bank |  |  |  |
| <div>90,000</div>                        |  |  |  |
|                                          |  |  |  |



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|--|---|--|--|--|--|--------|--|--|--|--|---|--|--|--|--|--|--------|--|--|--|--|--|------------------------------------|--|
|  | — |  |  |  |  | 86,700 |  |  |  |  | — |  |  |  |  |  | 86,700 |  |  |  |  |  | Borrowings, subordinated notes and |  |
|--|---|--|--|--|--|--------|--|--|--|--|---|--|--|--|--|--|--------|--|--|--|--|--|------------------------------------|--|

|            |  |
|------------|--|
| debentures |  |
| 313,519    |  |
|            |  |
| —          |  |
| 285,114    |  |
|            |  |
| —          |  |

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|                                               |  |  |  |
|-----------------------------------------------|--|--|--|
| 95,398                                        |  |  |  |
|                                               |  |  |  |
| Customer, broker-dealer and clearing payables |  |  |  |
| 315,985                                       |  |  |  |
|                                               |  |  |  |
| —                                             |  |  |  |
|                                               |  |  |  |

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|  | —      |  |  |  |
|  | 63,225 |  |  |  |
|  | —      |  |  |  |
|  | 63,225 |  |  |  |

align:bottom"></td></tr></table><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"></span></div><div style="text-align:center"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.415%"><tr><td style="width:1.0%"></td><td style="width:42.429%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.635%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.535%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.488%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.535%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.635%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.535%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.638%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">June 30, 2024</span></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span



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| Fair Value                                                                                                                                                          |  |  |  |
|                                                                                                                                                                     |  |  |  |
|                                                                                                                                                                     |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:700;line-height:100%">(Dollars in thousands)</span> |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Carrying<br/>Amount</span>                      |  |  |  |
|                                                                                                                                                                     |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Level 1</span>                                  |  |  |  |
|                                                                                                                                                                     |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Level 2</span>                                  |  |  |  |
|                                                                                                                                                                     |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Level 3</span>                                  |  |  |  |
|                                                                                                                                                                     |  |  |  |

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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Total Fair Value</span></td></tr><tr><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Financial assets:</span></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"><div style="padding-left:6pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Cash, cash equivalents and restricted cash</span></div></td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td colspan="3" style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span |  |  |
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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,185,776 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,185,776 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-

|                                                                                                                                                                                   |  |  |                                                                                                                                |  |                                                                                                                               |                                                                                                                                      |  |                                                                                                                              |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--------------------------------------------------------------------------------------------------------------------------------|--|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------|--|
|                                                                                                                                                                                   |  |  |                                                                                                                                |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,185,776</span> |  |                                                                                                                              |  |
| <div style="padding-left:6pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Trading securities</span></div> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">353</span> |  |                                                                                                                               |                                                                                                                                      |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span> |  |

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|-------------------------------|--|--|
|                               |  |  |
| 353                           |  |  |
| —                             |  |  |
| 353                           |  |  |
| Available-for-sale securities |  |  |
|                               |  |  |

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| <div><div>height:100%"&gt;141,611 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;— &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;30,683 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;110,928 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;141,611 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td colspan="3" style="background-</div></div> |
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color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:top"><div style="padding-left:6pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Stock of regulatory agencies</span></div></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">21,957 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">21,957 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-



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| height:100%">19,231,385 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,209,442 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,209,442 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> |
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|---------------------|--|--|--------|--|--|--|--|--|--|--|--|--------|--|
| Securities borrowed |  |  | 67,212 |  |  |  |  |  |  |  |  | 71,480 |  |
|---------------------|--|--|--------|--|--|--|--|--|--|--|--|--------|--|

|                                                  |  |  |
|--------------------------------------------------|--|--|
| 71,480                                           |  |  |
| Customer, broker-dealer and clearing receivables |  |  |
| 240,028                                          |  |  |
| —                                                |  |  |
| —                                                |  |  |
| —                                                |  |  |

|                  |  |  |
|------------------|--|--|
|                  |  |  |
| 249,317          |  |  |
| 249,317          |  |  |
| 249,317          |  |  |
| Servicing rights |  |  |
| 28,924           |  |  |
|                  |  |  |

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| </td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">106,796 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">106,796 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">106,796 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> |
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| </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">84,201 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">84,201 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:top"><span |
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|-----------------------------------------------|--|--|--|
| Borrowings, subordinated notes and debentures |  |  |  |
| 325,679                                       |  |  |  |
|                                               |  |  |  |
| —                                             |  |  |  |
| 302,487                                       |  |  |  |
|                                               |  |  |  |
| —                                             |  |  |  |

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| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">74,021 </span></td><td style="background-color: #ffffff; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom;"></td><td colspan="3" style="background-color: #ffffff; padding: 0 1pt"></td><td colspan="2" style="background-color: #ffffff; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom;"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">74,021 </span></td><td style="background-color: #ffffff; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom;"></td></tr><tr><td colspan="3" style="background-color: #cceeef; padding: 2px 1pt 2px 7pt; text-align: left; vertical-align: top;"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">Customer, broker-dealer and clearing payables</span></td><td colspan="2" style="background-color: #cceeef; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom;"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">301,127 </span></td><td style="background-color: #cceeef; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom;"></td><td colspan="3" style="background-color: #cceeef; padding: 0 1pt"></td><td colspan="2" style="background-color: #cceeef; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom;"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">— </span></td><td style="background-color: #cceeef; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom;"></td><td colspan="3" style="background-color: #cceeef; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom;"></td></tr></table> |  |
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|                                                                                                                                                                                                       | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">—</span> |  |                                                                                                                                               |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">301,127</span> |  |  |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">301,127</span> |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Accounts payable and other liabilities - derivative instruments</span> |                                                                                                                                         |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">102,949</span> |  |  |  |                                                                                                                                               |  |  |  |  |  |                                                                                                                                               |  |  |

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| </td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">102,949</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line- |
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|         |  |
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| 102,949 |  |
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The carrying amount represents the estimated fair value for cash, cash equivalents and restricted cash, stock of regulatory agencies, interest bearing deposits, accrued interest receivable and payable, demand deposits, short-term debt, and variable rate loans or deposits that reprice frequently and fully. For fixed rate loans, deposits, borrowings or subordinated debt and for variable rate loans, deposits, borrowings or subordinated debt with infrequent repricing or repricing limits, fair value is based on discounted cash flows using current market rates applied to the estimated life and credit risk. A discussion of the methods of valuing trading securities, available-for-sale securities, loans held for sale and derivatives can be found in Note 3

—

**“Fair Value”**

in the 2024 Form 10-K. The fair value of off-balance sheet items is not considered material.

The following tables set forth the Company’s financial assets and liabilities measured at fair value on a recurring basis at September 30, 2024 and

June 30, 2024. Assets and liabilities are classified in their entirety based on the lowest level of input significant to the fair value measurement:

|                                                                                                                                                              |  |  |                                                                                                                                                              |  |  |                                                                                                                                                              |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|                                                                                                                                                              |  |  |                                                                                                                                                              |  |  | September 30, 2024                                                                                                                                           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">(Dollars in thousands)</span> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">(Dollars in thousands)</span> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">(Dollars in thousands)</span> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

weight:700;line-height:100%>Significant Other<br/>Observable<br/>Inputs (Level 2)</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%>Significant<br/>Unobservable<br/>Inputs (Level 3)</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%>Total</span></td></tr><tr><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%>ASSETS:</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"><div style="padding-left:6.75pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

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| <div style="padding-left:6.75pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Available-for-sale securities:</span></div></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Agency MBS</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">43,120 </span></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> |  |  |
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| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">91,309 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Loans held for sale</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">137,996 </span></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">137,996 </span></td></tr></table> |
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| <div>weight:400;line-height:100%"&gt;14,566 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$ &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;— &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$ &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;14,566 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:top"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;Servicing rights&lt;/span&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;/tr&gt;&lt;/table&gt;</div> |
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|---------------|--------------|--|--|--|-------------------|-------------------|
| <div>\$</div> | <div>—</div> |  |  |  | <div>27,335</div> | <div>27,335</div> |
|               |              |  |  |  |                   |                   |

~~align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Other assets—Derivative instruments</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">66,172 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-~~



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| #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">63,225</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="21" style="border-top:2pt solid #000;padding:0 1pt"><div><span><br/></span></div></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="18" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line- |
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|--------------------------------|--|--|
| June 30, 2024                  |  |  |
| (Dollars in thousands)         |  |  |
| Significant Other<br>(Level 2) |  |  |
| Significant<br>(Level 3)       |  |  |
| Total                          |  |  |
| ASSETS:                        |  |  |
|                                |  |  |

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style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">353 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Available-for-sale securities:</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"><div style="padding-

|                |  |  |  |        |  |  |  |
|----------------|--|--|--|--------|--|--|--|
| Agency MBS     |  |  |  | 27,259 |  |  |  |
| —              |  |  |  | 27,259 |  |  |  |
| Non-Agency MBS |  |  |  |        |  |  |  |

***align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">110,928 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">110,928 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Municipal</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,424 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td***



[illegible]

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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| <div>#000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;30,683 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$ &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;110,928 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$ &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;141,611 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:top"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-</div> |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| height:100%">Loans held for sale</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">16,482</span></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New |
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|                  |   |        |
|------------------|---|--------|
| 16,482           |   |        |
| Servicing rights |   |        |
| \$               | — |        |
| \$               |   | 28,924 |
|                  |   |        |

***align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">28,924 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"><div style="padding-left:6.75pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Other assets—Derivative instruments</span></div></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">106,796 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td></tr></table>***

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|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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|  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">102,949 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font- |
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family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">102,949

|        |   |        |          |   |          |   |          |          |         |   |         |          |          |           |          |   |          |   |          |          |          |   |          |          |   |          |        |   |        |          |   |          |   |           |           |         |   |         |          |           |           |          |   |          |   |          |          |           |   |           |           |   |           |
|--------|---|--------|----------|---|----------|---|----------|----------|---------|---|---------|----------|----------|-----------|----------|---|----------|---|----------|----------|----------|---|----------|----------|---|----------|--------|---|--------|----------|---|----------|---|-----------|-----------|---------|---|---------|----------|-----------|-----------|----------|---|----------|---|----------|----------|-----------|---|-----------|-----------|---|-----------|
| 594000 | 0 | 594000 | 43120000 | 0 | 43120000 | 0 | 91309000 | 91309000 | 3567000 | 0 | 3567000 | 46687000 | 91309000 | 137996000 | 14566000 | 0 | 14566000 | 0 | 27335000 | 27335000 | 66172000 | 0 | 66172000 | 63225000 | 0 | 63225000 | 353000 | 0 | 353000 | 27259000 | 0 | 27259000 | 0 | 110928000 | 110928000 | 3424000 | 0 | 3424000 | 30683000 | 110928000 | 141611000 | 16482000 | 0 | 16482000 | 0 | 28924000 | 28924000 | 106796000 | 0 | 106796000 | 102949000 | 0 | 102949000 |
|--------|---|--------|----------|---|----------|---|----------|----------|---------|---|---------|----------|----------|-----------|----------|---|----------|---|----------|----------|----------|---|----------|----------|---|----------|--------|---|--------|----------|---|----------|---|-----------|-----------|---------|---|---------|----------|-----------|-----------|----------|---|----------|---|----------|----------|-----------|---|-----------|-----------|---|-----------|

The following tables present additional information about assets measured at fair value on a recurring basis and for which the Company has utilized Level 3 inputs to determine fair value:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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**Available-for-sale  
Securities:**

|                         |   |  |  |  |  |
|-------------------------|---|--|--|--|--|
| <b>Non-Agency MBS</b>   |   |  |  |  |  |
| <b>Servicing Rights</b> | 1 |  |  |  |  |
| <b>Total</b>            |   |  |  |  |  |
| <b>Opening Balance</b>  |   |  |  |  |  |
| <b>\$</b>               |   |  |  |  |  |

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|                                                                                                                                                                                                               |  |  |  |  |  |  |  |  |                                                                                                                                |                                                                                                                                    |  |  |  |  |                                                                                                                              |  |  |  |  |  |  |  |  |  |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|
|                                                                                                                                                                                                               |  |  |  |  |  |  |  |  |                                                                                                                                | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(1,852)</span> |  |  |  |  |                                                                                                                              |  |  |  |  |  |  |  |  |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> <span style="-sec-ix-hidden:f-405">Included in other comprehensive income</span> </span> |  |  |  |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">782</span> |                                                                                                                                    |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span> |  |  |  |  |  |  |  |  |  |  |  |

|                                                       |  |  |
|-------------------------------------------------------|--|--|
|                                                       |  |  |
| 782                                                   |  |  |
| Purchases, retentions, issues, sales and settlements: |  |  |
|                                                       |  |  |
|                                                       |  |  |
|                                                       |  |  |
|                                                       |  |  |
|                                                       |  |  |
|                                                       |  |  |
|                                                       |  |  |
|                                                       |  |  |
| Purchases/Retentions                                  |  |  |
|                                                       |  |  |
|                                                       |  |  |

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|                            |  |  |  |  |  |  |
|----------------------------|--|--|--|--|--|--|
| <div>Settlements</div>     |  |  |  |  |  |  |
|                            |  |  |  |  |  |  |
| <div>(20,401)</div>        |  |  |  |  |  |  |
|                            |  |  |  |  |  |  |
| <div>—</div>               |  |  |  |  |  |  |
|                            |  |  |  |  |  |  |
|                            |  |  |  |  |  |  |
| <div>(20,401)</div>        |  |  |  |  |  |  |
|                            |  |  |  |  |  |  |
|                            |  |  |  |  |  |  |
| <div>Closing balance</div> |  |  |  |  |  |  |
|                            |  |  |  |  |  |  |

|  |    |        |  |    |  |  |  |    |  |  |  |    |
|--|----|--------|--|----|--|--|--|----|--|--|--|----|
|  | \$ | 91,309 |  | \$ |  |  |  | \$ |  |  |  | \$ |
|--|----|--------|--|----|--|--|--|----|--|--|--|----|

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1pt 2px 0;text-align:right;vertical-align:bottom"></td>  
<td colspan="3" style="background-color:#ffffff;border-  
bottom:2pt solid #000;padding:0 1pt"></td><td  
style="background-color:#ffffff;border-bottom:2pt solid  
#000;padding:2px 0 2px 1pt;text-align:left;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">\$</span></td><td  
style="background-color:#ffffff;border-bottom:2pt solid  
#000;padding:2px 0;text-align:right;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">(1,852)</span></td><td  
style="background-color:#ffffff;border-bottom:2pt solid  
#000;padding:2px 1pt 2px 0;text-align:right;vertical-  
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color:#ffffff;border-bottom:2pt solid #000;padding:0  
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style="background-color:#ffffff;border-bottom:2pt solid  
#000;padding:2px 0 2px 1pt;text-align:left;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">\$</span></td><td  
style="background-color:#ffffff;border-bottom:2pt solid  
#000;padding:2px 0;text-align:right;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">(1,852)</span></td><td  
style="background-color:#ffffff;border-bottom:2pt solid  
#000;padding:2px 1pt 2px 0;text-align:right;vertical-  
align:bottom"></td></tr></table></div><div  
style="padding-left:4.5pt;text-align:justify;text-  
indent:-4.5pt"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:5.2pt;font-  
style:italic;font-weight:400;line-  
height:120%;position:relative;top:-2.8pt;vertical-  
align:baseline">1 </span><span  
style="color:#000000;font-family:'Times New

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|                                                                                                                                                                     |  |  |  |  |  |  |  |  |  |  |  |                                                                                                                                                                                            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|                                                                                                                                                                     |  |  |  |  |  |  |  |  |  |  |  |                                                                                                                                                                                            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                                                                                                                                                                     |  |  |  |  |  |  |  |  |  |  |  | <div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">For the Three Months Ended</span></div> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                                                                                                                                                                     |  |  |  |  |  |  |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">September 30, 2023</span>                                              |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:700;line-height:100%">(Dollars in thousands)</span> |  |  |  |  |  |  |  |  |  |  |  | <div style="text-align:center"><span></span></div>                                                                                                                                         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

**style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Available-for-sale Securities:</span></div><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Non-Agency MBS</span></div></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Servicing Rights</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:700;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline">1</span></div></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Total</span></td></tr><tr><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Opening Balance</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-**

[illegible]

[illegible]



[illegible]

|  |  |  |                                                                                                                                                                                                             |  |  |  |  |  |  |                                                                                                                                  |  |  |                                                                                                                              |  |  |                                                                                                                                  |  |  |  |  |  |
|--|--|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|----------------------------------------------------------------------------------------------------------------------------------|--|--|------------------------------------------------------------------------------------------------------------------------------|--|--|----------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
|  |  |  |                                                                                                                                                                                                             |  |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,858</span> |  |  |                                                                                                                              |  |  |                                                                                                                                  |  |  |  |  |  |
|  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"><span style="-sec-ix-hidden:f-430">Included in other comprehensive income</span></span> |  |  |  |  |  |  |                                                                                                                                  |  |  |                                                                                                                              |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,316</span> |  |  |  |  |  |
|  |  |  |                                                                                                                                                                                                             |  |  |  |  |  |  |                                                                                                                                  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span> |  |  |                                                                                                                                  |  |  |  |  |  |

|                                                                                                                                                                                  |  |  |  |  |  |                                                                                                                                  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                                                                                                                              |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|----------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|                                                                                                                                                                                  |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,316</span> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                                                                                                                              |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Purchases, retentions, issues, sales and settlements:</span> |  |  |  |  |  |                                                                                                                                  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                                                                                                                              |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Purchases/Retentions</span>                                  |  |  |  |  |  |                                                                                                                                  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

[illegible]

|                 |  |  |
|-----------------|--|--|
|                 |  |  |
| Settlements     |  |  |
|                 |  |  |
| (245)           |  |  |
|                 |  |  |
| —               |  |  |
|                 |  |  |
| (245)           |  |  |
|                 |  |  |
| Closing balance |  |  |

[illegible]

[illegible]



color:#ffffff;border-bottom:2pt solid #000;padding:2px  
1pt 2px 0;text-align:right;vertical-align:bottom"></td>  
<td colspan="3" style="background-color:#ffffff;border-  
bottom:2pt solid #000;padding:0 1pt"></td><td  
style="background-color:#ffffff;border-bottom:2pt solid  
#000;padding:2px 0 2px 1pt;text-align:left;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">\$</span></td><td  
style="background-color:#ffffff;border-bottom:2pt solid  
#000;padding:2px 0;text-align:right;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">1,858 </span></td><td  
style="background-color:#ffffff;border-bottom:2pt solid  
#000;padding:2px 1pt 2px 0;text-align:right;vertical-  
align:bottom"></td><td colspan="3" style="background-  
color:#ffffff;border-bottom:2pt solid #000;padding:0  
1pt"></td><td colspan="3" style="display:none"></td>  
<td colspan="3" style="display:none"></td><td  
style="background-color:#ffffff;border-bottom:2pt solid  
#000;padding:2px 0 2px 1pt;text-align:left;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">\$</span></td><td  
style="background-color:#ffffff;border-bottom:2pt solid  
#000;padding:2px 0;text-align:right;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">1,858 </span></td><td  
style="background-color:#ffffff;border-bottom:2pt solid  
#000;padding:2px 1pt 2px 0;text-align:right;vertical-  
align:bottom"></td></tr></table></div><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:5.2pt;font-style:italic;font-  
weight:400;line-  
height:120%;position:relative;top:-2.8pt;vertical-  
align:baseline">1 </span><span  
style="color:#000000;font-family:'Times New



|                          |  |  |            |  |  |                     |  |  |                    |  |  |
|--------------------------|--|--|------------|--|--|---------------------|--|--|--------------------|--|--|
|                          |  |  |            |  |  |                     |  |  |                    |  |  |
| September 30, 2024       |  |  |            |  |  |                     |  |  |                    |  |  |
| (Dollars in thousands)   |  |  | Fair Value |  |  | Valuation Technique |  |  | Unobservable Input |  |  |
| Range (Weighted Average) |  |  | 1          |  |  |                     |  |  |                    |  |  |
|                          |  |  |            |  |  |                     |  |  |                    |  |  |

|                                               |  |  |
|-----------------------------------------------|--|--|
|                                               |  |  |
|                                               |  |  |
|                                               |  |  |
| Available-for-sale securities: Non-Agency MBS |  |  |
| \$                                            |  |  |
| 91,309                                        |  |  |
|                                               |  |  |
| Discounted Cash Flow                          |  |  |
| Projected Constant Prepayment Rate,           |  |  |
| Projected Constant Default Rate,              |  |  |

|                                |  |  |
|--------------------------------|--|--|
| Projected Loss Severity,       |  |  |
| Discount Rate over SOFR Swaps, |  |  |
| Credit Enhancement             |  |  |
| 0.0 to 69.6% (34.5%)           |  |  |
| 0.0 to 5.5% (2.6%)             |  |  |
| 0.0 to 68.9% (32.6%)           |  |  |
| 2.5 to 4.9% (2.6%)             |  |  |
| 0.0 to 64.3% (26.1%)           |  |  |
| Servicing Rights               |  |  |

|    |        |                      |  |  |                                                                       |  |  |                      |                   |                     |
|----|--------|----------------------|--|--|-----------------------------------------------------------------------|--|--|----------------------|-------------------|---------------------|
| \$ | 27,335 | Discounted Cash Flow |  |  | Projected Constant Prepayment Rate,<br>Life (in years), Discount Rate |  |  | 5.2 to 24.2% (10.9%) | 2.4 to 11.1 (8.3) | 9.5 to 11.2% (9.8%) |
|    |        |                      |  |  |                                                                       |  |  |                      |                   |                     |

|                        |  |  |  |  |  |  |  |  |  |  |  |
|------------------------|--|--|--|--|--|--|--|--|--|--|--|
|                        |  |  |  |  |  |  |  |  |  |  |  |
|                        |  |  |  |  |  |  |  |  |  |  |  |
|                        |  |  |  |  |  |  |  |  |  |  |  |
|                        |  |  |  |  |  |  |  |  |  |  |  |
|                        |  |  |  |  |  |  |  |  |  |  |  |
|                        |  |  |  |  |  |  |  |  |  |  |  |
| June 30, 2024          |  |  |  |  |  |  |  |  |  |  |  |
| (Dollars in thousands) |  |  |  |  |  |  |  |  |  |  |  |
| Fair Value             |  |  |  |  |  |  |  |  |  |  |  |
| Valuation Technique    |  |  |  |  |  |  |  |  |  |  |  |
|                        |  |  |  |  |  |  |  |  |  |  |  |



|                                               |  |  |                          |  |  |
|-----------------------------------------------|--|--|--------------------------|--|--|
| <div>Unobservable Input</div>                 |  |  | Range (Weighted Average) |  |  |
| 1                                             |  |  |                          |  |  |
|                                               |  |  |                          |  |  |
|                                               |  |  |                          |  |  |
|                                               |  |  |                          |  |  |
| Available for sale securities: Non-Agency MBS |  |  | \$                       |  |  |
|                                               |  |  | 110,928                  |  |  |
|                                               |  |  |                          |  |  |

|                                                                                                                                                                                                                                          |                                                                |  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|--|--|
| <div><div>Discounted Cash Flow</div><div>Projected Constant Prepayment Rate</div><div>Projected Constant Default Rate</div><div>Projected Loss Severity</div><div>Discount Rate over SOFR Swaps</div><div>Credit Enhancement</div></div> | <div>0.0 to 72.1% (38.0%)</div> <div>0.0 to 13.7% (2.8%)</div> |  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|--|--|

**0.0 to 68.9% (32.9%)**

**2.5 to 4.9% (2.5%)**

**0.0 to 64.9% (22.8%)**

|                             |  |  |           |               |  |
|-----------------------------|--|--|-----------|---------------|--|
| <b>Servicing Rights</b>     |  |  | <b>\$</b> | <b>28,924</b> |  |
| <b>Discounted Cash Flow</b> |  |  |           |               |  |

height:100%">Projected Constant Prepayment Rate,  
<br/>Life (in years), <br/>Discount Rate</span></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt;text-align:left;vertical-align:middle"><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5.5 to 95.2% (11.8%)</span></div><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">0.4 to 14.9 (7.9)</span></div><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">9.5 to 11.2% (9.8%)</span></div></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table></div><div style="padding-left:4.5pt;text-align:justify;text-indent:-4.5pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:120%;position:relative;top:-2.8pt;vertical-align:baseline">1 </span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:120%">The weighted average for Available-for-sale securities: Non-agency MBS is based on the relative fair value of the securities and for Servicing Rights is based on the relative unpaid principal of the loans being serviced.</span></div> 91309000 0.000 0.696 0.345 0.000 0.055 0.026 0.000 0.689 0.326 0.025 0.049 0.026 0.000 0.643 0.261 27335000 0.052 0.242 0.109 2.4 11.1 8.3 0.095 0.112 0.098 110928000 0.000 0.721 0.380 0.000 0.137 0.028 0.000 0.689 0.329 0.025 0.049 0.025 0.000 0.649 0.228 28924000 0.055 0.952

0.118 0.4 14.9 7.9 0.095 0.112 0.098

The aggregate fair value of loans held for sale, carried at fair value, the contractual balance (including accrued interest), and the unrealized gain were:

|                      | September 30, 2024 | June 30, 2024 |
|----------------------|--------------------|---------------|
| Aggregate fair value | 14.9               | 7.9           |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">14,566 </span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6e6ff;padding:0 1pt"></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">16,482 </span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Contractual balance</span></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">13,977 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                 |  |  |        |  |
|-----------------|--|--|--------|--|
|                 |  |  |        |  |
|                 |  |  | 15,966 |  |
|                 |  |  |        |  |
| Unrealized gain |  |  |        |  |
| \$              |  |  |        |  |
|                 |  |  | 589    |  |
|                 |  |  |        |  |
|                 |  |  |        |  |
| \$              |  |  |        |  |



top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">516 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The total interest income and amount of gains and losses from changes in fair value included in earnings for loans held for sale were:</span></div><div style="margin-top:2pt"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:54.455%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:20.829%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:20.832%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">September 30,</span></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New

|                        |  |  |  |  |
|------------------------|--|--|--|--|
| (Dollars in thousands) |  |  |  |  |
| 2024                   |  |  |  |  |
| 2023                   |  |  |  |  |
| Interest income        |  |  |  |  |
| \$                     |  |  |  |  |
| 288                    |  |  |  |  |

|  |  |  |                      |    |       |
|--|--|--|----------------------|----|-------|
|  |  |  |                      | \$ | 189   |
|  |  |  | Change in fair value |    |       |
|  |  |  |                      |    |       |
|  |  |  |                      |    |       |
|  |  |  |                      |    |       |
|  |  |  | 17                   |    |       |
|  |  |  |                      |    |       |
|  |  |  |                      |    | (129) |
|  |  |  |                      |    |       |

|       |  |  |    |  |  |     |  |  |    |  |  |    |  |  |    |  |  |
|-------|--|--|----|--|--|-----|--|--|----|--|--|----|--|--|----|--|--|
| Total |  |  | \$ |  |  | 305 |  |  | \$ |  |  | \$ |  |  | 60 |  |  |
|-------|--|--|----|--|--|-----|--|--|----|--|--|----|--|--|----|--|--|

color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div> 14566000 16482000 13977000 15966000 589000 516000 288000 189000 17000 -129000 305000 60000

<div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">Carrying amounts and estimated fair values of financial instruments at September 30, 2024 and June 30, 2024 were: </span></div><div style="margin-top:2pt;text-align:center"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.415%"><tr><td style="width:1.0%"></td><td style="width:42.429%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.635%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.535%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.488%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.535%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.635%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.535%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.635%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.638%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New

|                        |  |  |
|------------------------|--|--|
| September 30, 2024     |  |  |
|                        |  |  |
| <hr/>                  |  |  |
|                        |  |  |
| Fair Value             |  |  |
| <hr/>                  |  |  |
|                        |  |  |
| (Dollars in thousands) |  |  |
| Carrying Amount        |  |  |
| Level 1                |  |  |
| Level 2                |  |  |
| Level 3                |  |  |

|                                            |  |  |
|--------------------------------------------|--|--|
| Level 3                                    |  |  |
| Total Fair Value                           |  |  |
| Financial assets:                          |  |  |
| Cash, cash equivalents and restricted cash |  |  |



family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,803,856 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,803,856 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New

|                                                                       |           |  |  |  |
|-----------------------------------------------------------------------|-----------|--|--|--|
|                                                                       | \$        |  |  |  |
|                                                                       | —         |  |  |  |
|                                                                       | \$        |  |  |  |
|                                                                       | 2,803,856 |  |  |  |
|                                                                       |           |  |  |  |
| <div style="padding-left: 6pt;"><span>Trading securities</span></div> |           |  |  |  |
|                                                                       |           |  |  |  |
|                                                                       | 594       |  |  |  |
|                                                                       |           |  |  |  |
|                                                                       |           |  |  |  |

|                                    |  |  |  |
|------------------------------------|--|--|--|
| <div><div><div>—</div></div></div> |  |  |  |
| 594                                |  |  |  |
| —                                  |  |  |  |
| 594                                |  |  |  |
| Available-for-sale securities      |  |  |  |

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">137,996 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">46,687 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">91,309 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

[illegible]

|                                               |        |   |  |
|-----------------------------------------------|--------|---|--|
| —                                             | 34,417 |   |  |
| <div>Loans held for sale, at fair value</div> |        |   |  |
| 14,566                                        |        | — |  |

[illegible]



color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,280,609 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,563,846 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New

|                     |  |  |
|---------------------|--|--|
| 19,563,846          |  |  |
| Securities borrowed |  |  |
| 84,326              |  |  |
| —                   |  |  |
|                     |  |  |

|                                                  |  |  |                    |
|--------------------------------------------------|--|--|--------------------|
| <div>83,501</div>                                |  |  |                    |
|                                                  |  |  |                    |
| Customer, broker-dealer and clearing receivables |  |  | <div>262,774</div> |
|                                                  |  |  |                    |
|                                                  |  |  |                    |
|                                                  |  |  |                    |

|                                                                                                                                                                                              |  |  |                                                                                                                                               |                                                                                                                                               |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|--|--|
|                                                                                                                                                                                              |  |  |                                                                                                                                               | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">261,163</span> |  |  |
|                                                                                                                                                                                              |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">261,163</span> |                                                                                                                                               |  |  |
|                                                                                                                                                                                              |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">261,163</span> |                                                                                                                                               |  |  |
| <div style="padding-left: 6pt;"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Servicing rights</span></div> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">27,335</span>  |                                                                                                                                               |  |  |
|                                                                                                                                                                                              |  |  |                                                                                                                                               |                                                                                                                                               |  |  |

***align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">27,335 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">27,335 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Other assets - derivative instruments</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px***

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***align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">90,000 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">86,700 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">86,700 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px***

[illegible]

|                                                                                                                                              |  |  |                                                                                                                                   |                                                                                                                                    |  |  |                                                                                                                              |  |
|----------------------------------------------------------------------------------------------------------------------------------------------|--|--|-----------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|--|--|------------------------------------------------------------------------------------------------------------------------------|--|
|                                                                                                                                              |  |  |                                                                                                                                   | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">285,114</span> |  |  |                                                                                                                              |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Securities loaned</span> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">95,883</span> |                                                                                                                                    |  |  |                                                                                                                              |  |
|                                                                                                                                              |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span>      |                                                                                                                                    |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span> |  |

[illegible]

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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">63,225 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">63,225 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border- |
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bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">63,225 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> </span></div><div style="text-align:center"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.415%">

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

|                        |         |  |
|------------------------|---------|--|
| June 30, 2024          |         |  |
|                        |         |  |
| Fair Value             |         |  |
|                        |         |  |
| (Dollars in thousands) |         |  |
| Carrying               | Amount  |  |
| Level 1                | Level 2 |  |
| Level 2                |         |  |

|                                                                             |         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|-----------------------------------------------------------------------------|---------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|                                                                             | Level 3 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Fair Value                                                            |         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <div style="padding-left: 6pt;"><span>Financial assets:</span></div>        |         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <div style="padding-left: 6pt;">Cash, cash equivalents and restricted</div> |         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

[illegible]

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,185,776</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:top"><div style="padding-left:6pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Trading securities</span></div></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">353</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td></tr></table> |
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<td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">353 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">353 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"><div style="padding-left:6pt"><span style="color:#000000;font-family:'Times New

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**align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">141,611 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:top"><div style="padding-left:6pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Stock of regulatory agencies</span></div></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">21,957 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">21,957 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0**

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|------------------------------------|---|--|--|
|                                    | — |  |  |
| 21,957                             |   |  |  |
| Loans held for sale, at fair value |   |  |  |
| 16,482                             |   |  |  |
|                                    |   |  |  |

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color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,209,442 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Securities borrowed</span></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">67,212 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px

0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">71,480 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">71,480 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Customer, broker-dealer and clearing receivables</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">240,028 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td>

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|------------------|--|--|--|--|
| —                |  |  |  |  |
| 249,317          |  |  |  |  |
| 249,317          |  |  |  |  |
| Servicing rights |  |  |  |  |
| 28,924           |  |  |  |  |



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height:100%">Other assets - derivative instruments</span></div></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">106,796 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">106,796 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-

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| <div><div>align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;106,796 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;Financial liabilities:&lt;/span&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:top"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;Total deposits&lt;/span&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;19,359,217 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-</div></div> |  |  |
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color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,217,281 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,217,281 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">Advances from the Federal Home Loan  
Bank</span></td><td colspan="2" style="background-  
color:#ffffff;padding:2px 0 2px 1pt;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">90,000 </span></td><td  
style="background-color:#ffffff;padding:2px 1pt 2px  
0;text-align:right;vertical-align:bottom"></td><td  
colspan="3" style="background-color:#ffffff;padding:0  
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height:100%">— </span></td><td style="background-  
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align:right;vertical-align:bottom"></td><td colspan="3"  
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colspan="2" style="background-color:#ffffff;padding:2px  
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style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">84,201 </span></td><td  
style="background-color:#ffffff;padding:2px 1pt 2px  
0;text-align:right;vertical-align:bottom"></td><td  
colspan="3" style="background-color:#ffffff;padding:0  
1pt"></td><td colspan="2" style="background-  
color:#ffffff;padding:2px 0 2px 1pt;text-  
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height:100%">— </span></td><td style="background-  
color:#ffffff;padding:2px 1pt 2px 0;text-  
align:right;vertical-align:bottom"></td><td colspan="3"  
style="background-color:#ffffff;padding:0 1pt"></td><td  
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style="color:#000000;font-family:'Times New

|                                               |  |  |
|-----------------------------------------------|--|--|
| 84,201                                        |  |  |
| Borrowings, subordinated notes and debentures |  |  |
| 325,679                                       |  |  |
| —                                             |  |  |
| 302,487                                       |  |  |

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color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">301,127 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">301,127 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| <u>height:100%"&gt;Accounts payable and other liabilities -</u><br><u>derivative instruments&lt;/span&gt;&lt;/td&gt;&lt;td colspan="2"</u><br><u>style="background-color:#ffffff;border-bottom:2pt solid</u><br><u>#000;padding:2px 0 2px 1pt;text-align:right;vertical-</u><br><u>align:bottom"&gt;&lt;span style="color:#000000;font-</u><br><u>family:'Times New Roman',sans-serif;font-size:8pt;font-</u><br><u>weight:400;line-height:100%"&gt;102,949 &lt;/span&gt;&lt;/td&gt;&lt;td</u><br><u>style="background-color:#ffffff;border-bottom:2pt solid</u><br><u>#000;padding:2px 1pt 2px 0;text-align:right;vertical-</u><br><u>align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-</u><br><u>color:#ffffff;border-bottom:2pt solid #000;padding:0</u><br><u>1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-</u><br><u>color:#ffffff;border-bottom:2pt solid #000;padding:2px 0</u><br><u>2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span</u><br><u>style="color:#000000;font-family:'Times New</u><br><u>Roman',sans-serif;font-size:8pt;font-weight:400;line-</u><br><u>height:100%"&gt;— &lt;/span&gt;&lt;/td&gt;&lt;td style="background-</u><br><u>color:#ffffff;border-bottom:2pt solid #000;padding:2px</u><br><u>1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;</u><br><u>&lt;td colspan="3" style="background-color:#ffffff;border-</u><br><u>bottom:2pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td</u><br><u>colspan="2" style="background-color:#ffffff;border-</u><br><u>bottom:2pt solid #000;padding:2px 0 2px 1pt;text-</u><br><u>align:right;vertical-align:bottom"&gt;&lt;span</u><br><u>style="color:#000000;font-family:'Times New</u><br><u>Roman',sans-serif;font-size:8pt;font-weight:400;line-</u><br><u>height:100%"&gt;102,949 &lt;/span&gt;&lt;/td&gt;&lt;td</u><br><u>style="background-color:#ffffff;border-bottom:2pt solid</u><br><u>#000;padding:2px 1pt 2px 0;text-align:right;vertical-</u><br><u>align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-</u><br><u>color:#ffffff;border-bottom:2pt solid #000;padding:0</u><br><u>1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-</u><br><u>color:#ffffff;border-bottom:2pt solid #000;padding:2px 0</u><br><u>2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span</u><br><u>style="color:#000000;font-family:'Times New</u><br><u>Roman',sans-serif;font-size:8pt;font-weight:400;line-</u><br><u>height:100%"&gt;— &lt;/span&gt;&lt;/td&gt;&lt;td style="background-</u><br><u>color:#ffffff;border-bottom:2pt solid #000;padding:2px</u><br><u>1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;</u> |
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|--|--|--|---------|--|
|  |  |  |         |  |
|  |  |  | 102,949 |  |
|  |  |  |         |  |

2803856000  
2803856000 0 0 2803856000 594000 0 594000 0 594000  
137996000 0 46687000 91309000 137996000 34417000 0  
34417000 0 34417000 14566000 0 14566000 0 14566000  
19280609000 0 0 19563846000 19563846000 84326000 0  
0 83501000 83501000 262774000 0 0 261163000  
261163000 27335000 0 0 27335000 27335000 66172000  
0 66172000 0 66172000 19973329000 0 19743134000 0  
19743134000 90000000 0 86700000 0 86700000  
313519000 0 285114000 0 285114000 95883000 0 0  
95398000 95398000 315985000 0 0 315985000  
315985000 63225000 0 63225000 0 63225000  
2185776000 2185776000 0 0 2185776000 353000 0  
353000 0 353000 141611000 0 30683000 110928000  
141611000 21957000 0 21957000 0 21957000 16482000  
0 16482000 0 16482000 19231385000 0 0 19209442000  
19209442000 67212000 0 0 71480000 71480000  
240028000 0 0 249317000 249317000 28924000 0 0  
28924000 28924000 106796000 0 106796000 0  
106796000 19359217000 0 19217281000 0 19217281000  
90000000 0 84201000 0 84201000 325679000 0  
302487000 0 302487000 74177000 0 0 74021000  
74021000 301127000 0 0 301127000 301127000  
102949000 0 102949000 0 102949000 AVAILABLE-FOR-  
SALE SECURITIES

The amortized cost and fair value of

|                                                                                                                                                                     |  |  |                                                                                                                                               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|                                                                                                                                                                     |  |  |                                                                                                                                               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                                                                                                                                                                     |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">September 30, 2024</span> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:700;line-height:100%">(Dollars in thousands)</span> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Amortized</span>          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

[illegible]

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Agency</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline">1</span></div></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">44,702 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">359 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-***



|                                                                                |  |  |    |        |  |
|--------------------------------------------------------------------------------|--|--|----|--------|--|
| (1,941)                                                                        |  |  | \$ | 43,120 |  |
| <div style="padding-left: 6.75pt;"><span>Non-agency</span><span>2</span></div> |  |  |    |        |  |
| 90,258                                                                         |  |  |    |        |  |
|                                                                                |  |  |    |        |  |

|                                  |  |  |         |  |        |
|----------------------------------|--|--|---------|--|--------|
| 1,295                            |  |  | (244)   |  | 91,309 |
|                                  |  |  |         |  |        |
| Total mortgage-backed securities |  |  | 134,960 |  |        |
|                                  |  |  |         |  |        |
|                                  |  |  |         |  |        |

[illegible]

|           |       |  |
|-----------|-------|--|
|           |       |  |
| Municipal | 3,822 |  |
|           |       |  |
|           | —     |  |
|           | (255) |  |
|           |       |  |
|           | 3,567 |  |

|                                                                                                                                                                           |  |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|
|                                                                                                                                                                           |  |  |  |
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|                                                                                                                                                                           |  |  |  |
|                                                                                                                                                                           |  |  |  |
|                                                                                                                                                                           |  |  |  |
| <div><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Total available-for-sale securities</span></div> |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span>                                             |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">138,782</span>                                        |  |  |  |
|                                                                                                                                                                           |  |  |  |
|                                                                                                                                                                           |  |  |  |

[illegible]

[illegible]



[illegible]

color:#cceeef;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:6.75pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Agency</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline">1</span></div></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">29,835 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">83 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New

|                       |    |         |  |  |
|-----------------------|----|---------|--|--|
|                       | \$ | (2,659) |  |  |
| 27,259                |    |         |  |  |
| <div>Non-agency</div> |    |         |  |  |
| 2                     |    | 110,658 |  |  |
|                       |    |         |  |  |

|                                  |  |  |  |
|----------------------------------|--|--|--|
| 838                              |  |  |  |
| (568)                            |  |  |  |
| 110,928                          |  |  |  |
| Total mortgage-backed securities |  |  |  |
| 140,493                          |  |  |  |

[illegible]

[illegible]

[illegible]



|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div>height:100%"&gt;144,281 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$&lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;921 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$&lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;(3,591)&lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-bottom:2pt solid</div> |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">\$</span></td><td style="background-color: #ffffff; border-bottom: 2pt solid #000; border-top: 1pt solid #000; padding: 2px 0; text-align: right; vertical-align: bottom"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">141,611 </span></td><td style="background-color: #ffffff; border-bottom: 2pt solid #000; border-top: 1pt solid #000; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td></tr></table></div><div style="text-align: justify"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 5.2pt; font-style: italic; font-weight: 400; line-height: 120%; position: relative; top: -2.8pt; vertical-align: baseline">1 </span><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-style: italic; font-weight: 400; line-height: 120%">Includes securities guaranteed by Ginnie Mae, a U.S. government agency, and the government sponsored enterprises Fannie Mae and Freddie Mac.</span></div><div style="margin-bottom: 3pt; text-align: justify"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 5.2pt; font-style: italic; font-weight: 400; line-height: 120%; position: relative; top: -2.8pt; vertical-align: baseline">2 </span><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-style: italic; font-weight: 400; line-height: 120%">Private sponsors of securities collateralized primarily by first-lien mortgage loans on commercial properties or by pools of 1-4 family residential first mortgages. Primarily super senior securities secured by prime, Alt-A or pay-option ARM mortgages.</span></div><div style="margin- |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**The Company evaluates available-for-sale securities in an unrealized loss position based on an analysis of a number of factors, including, but not limited to: (1) the credit characteristics of the securities, such as the forecasted cash flows, credit ratings, credit enhancement, and government agency or government sponsored enterprise backing, as applicable, and (2) whether the Company intends to sell or will be required to sell any of the securities before recovering the amortized cost basis. Based on its analysis, the Company determined the unrealized losses on available-for-sale securities are primarily driven by the increase in interest rates since the securities were purchased and, accordingly, no credit losses were recognized on available-for-sale securities in the three months ended September 30, 2024 and September 30, 2023. There was no amount in the allowance for credit losses for available-for-sale securities at September 30, 2024 and June 30, 2024.**

**The face amounts of available-for-sale securities pledged to secure borrowings were \$0.8 million as of September 30, 2024 and June 30, 2024.**

|                                                                  | September 30, 2024 | June 30, 2024 | Change        | % Change |
|------------------------------------------------------------------|--------------------|---------------|---------------|----------|
| Total Available-For-Sale Securities Pledged to Secure Borrowings | \$0.8 million      | \$0.8 million | \$0.0 million | 0.0%     |

[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

[illegible]

[illegible]

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">15,991 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(8)</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">18,741 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[illegible]

**Non-agency**

—

58,565

(244)

color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">58,565 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(244)</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Total MBS</span></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"></td></tr></table>



|  |        |     |        |         |        |
|--|--------|-----|--------|---------|--------|
|  | 15,991 | (8) | 77,306 | (2,177) | 93,297 |
|--|--------|-----|--------|---------|--------|

[illegible]

[illegible]

[illegible]

[illegible]

Total available-for-sale

|                                                                                                                                  |                                                                                                                                      |  |  |  |  |
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| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">\$ | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">15,991 |  |  |  |  |
|                                                                                                                                  |                                                                                                                                      |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">\$ | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">(8)    |  |  |  |  |
|                                                                                                                                  |                                                                                                                                      |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">\$ | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">80,873 |  |  |  |  |



|  |    |         |    |        |    |
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|  | \$ | (2,432) | \$ | 96,864 | \$ |
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| <div><div></div><div>Non-agency</div></div> |  |  |  |
| <div><div></div><div>15</div></div>         |  |  |  |
| <div><div></div><div>—</div></div>          |  |  |  |
| <div><div></div><div>78,364</div></div>     |  |  |  |
| <div><div></div><div>(568)</div></div>      |  |  |  |

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| weight:400;line-height:100%">2,659 </span></td><td colspan="3" style="background-color: #ffffff; padding: 0 1pt"></td><td colspan="2" style="background-color: #ffffff; border-top: 1pt solid #000000; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">(31)</span></td><td colspan="3" style="background-color: #ffffff; border-top: 1pt solid #000000; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td><td colspan="3" style="background-color: #ffffff; padding: 0 1pt"></td><td colspan="2" style="background-color: #ffffff; border-top: 1pt solid #000000; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">97,662 </span></td><td colspan="3" style="background-color: #ffffff; border-top: 1pt solid #000000; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td><td colspan="3" style="background-color: #ffffff; padding: 0 1pt"></td><td colspan="2" style="background-color: #ffffff; border-top: 1pt solid #000000; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">(3,196)</span></td><td colspan="3" style="background-color: #ffffff; border-top: 1pt solid #000000; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td><td colspan="3" style="background-color: #ffffff; padding: 0 1pt"></td><td colspan="2" style="background-color: #ffffff; border-top: 1pt solid #000000; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">100,321 </span></td><td colspan="3" style="background-color: #ffffff; border-top: 1pt solid #000000; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td> |
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| Due Within One Year |  |  | Due after One but within Five Years |  |  | Due after Five but within Ten Years |  |  | Due After Ten Years |  |  |
|                     |  |  |                                     |  |  |                                     |  |  |                     |  |  |
| MBS:                |  |  |                                     |  |  |                                     |  |  |                     |  |  |
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|--|----|--------|--|----|-------|--|----|-------|--|
|  | \$ | 25,954 |  | \$ | 6,323 |  | \$ | 2,058 |  |
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|------------|----------|--|--|--|
| Non-Agency | \$90,258 |  |  |  |
| \$         | \$86,452 |  |  |  |
| \$         | \$1,817  |  |  |  |

|           |    |       |  |    |     |
|-----------|----|-------|--|----|-----|
|           | \$ | 1,389 |  | \$ | 600 |
| Total MBS |    |       |  |    |     |

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|  | \$ | 3,822 |  |  | \$ | — |  | \$ | — |
|--|----|-------|--|--|----|---|--|----|---|



color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,822 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"><div><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Available-for-sale—Amortized cost</span>

|  |    |         |  |  |  |
|--|----|---------|--|--|--|
|  | \$ | 138,782 |  |  |  |
|  | \$ | 96,819  |  |  |  |
|  | \$ | 27,771  |  |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">7,712 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6,480 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Available-for-sale—Fair value</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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#000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div> <div style="margin-bottom:9pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The amortized cost and fair value of available-for-sale securities were:</span></div><div style="margin-top:9pt"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:59.280%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.256%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.256%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.256%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.262%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">September 30, 2024</span></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:700;line-height:100%">(Dollars in thousands)</span></td><td colspan="3" style="border-top:1pt solid

|                                   |  |  |
|-----------------------------------|--|--|
| Amortized<br>Cost                 |  |  |
| Unrealized<br>Gains               |  |  |
| Unrealized<br>Losses              |  |  |
| Fair<br>Value                     |  |  |
| Mortgage-backed securities (MBS): |  |  |
|                                   |  |  |
|                                   |  |  |
|                                   |  |  |
|                                   |  |  |



|                                                                                                                                                                                                                                                                                                                                                                                           |  |  |                                                                                                                                              |  |  |                                                                                                                                           |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|----------------------------------------------------------------------------------------------------------------------------------------------|--|--|-------------------------------------------------------------------------------------------------------------------------------------------|--|--|
|                                                                                                                                                                                                                                                                                                                                                                                           |  |  |                                                                                                                                              |  |  |                                                                                                                                           |  |  |
| <div style="padding-left: 6.75pt;"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Agency</span><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 5.2pt; font-weight: 400; line-height: 100%; position: relative; top: -2.8pt; vertical-align: baseline;">1</span></div> |  |  |                                                                                                                                              |  |  |                                                                                                                                           |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span>                                                                                                                                                                                                                                                  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">44,702</span> |  |  |                                                                                                                                           |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                           |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span>     |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">359</span> |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                           |  |  |                                                                                                                                              |  |  |                                                                                                                                           |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(1,941)</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">43,120 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:6.75pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Non-agency</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline">2</span></div></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">90,258 </span></td><td> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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|  |           |       |  |
|--|-----------|-------|--|
|  |           |       |  |
|  | Municipal | 3,822 |  |
|  |           | —     |  |
|  | (255)     |       |  |

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|                                   |        |  |
|-----------------------------------|--------|--|
| (Dollars in thousands)            |        |  |
| Amortized                         | Cost   |  |
| Unrealized                        | Gains  |  |
| Unrealized                        | Losses |  |
| Fair Value                        |        |  |
| Mortgage-backed securities (MBS): |        |  |
|                                   |        |  |
|                                   |        |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |  |  |  |  |  |  |  |  |  |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |  |  |  |  |  |  |  |  |  |  |  |
| <div style="padding-left:6.75pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Agency</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline">1</span></div></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">29,835</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line- |  |  |  |  |  |  |  |  |  |  |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                               |  |  |  |                                                                                                                                          |                                                                                                                                               |  |  |  |  |                                                                                                                                          |                                                                                                                                              |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|--|
| 83                                                                                                                                                                                                                                                                                                                                                                                            |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">(2,659)</span> |  |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">27,259</span> |  |
| <div style="padding-left: 6.75pt;"><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Non-agency</span><span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 5.2pt; font-weight: 400; line-height: 100%; position: relative; top: -2.8pt; vertical-align: baseline;">2</span></div> |  |  |  |                                                                                                                                          |                                                                                                                                               |  |  |  |  |                                                                                                                                          |                                                                                                                                              |  |

|         |  |  |     |  |                                  |  |         |
|---------|--|--|-----|--|----------------------------------|--|---------|
| 110,658 |  |  | 838 |  | (568)                            |  | 110,928 |
|         |  |  |     |  |                                  |  |         |
|         |  |  |     |  | Total mortgage-backed securities |  |         |

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|                                     |       |                                                |  |  |
|-------------------------------------|-------|------------------------------------------------|--|--|
|                                     | (364) |                                                |  |  |
|                                     |       | <div>Total available-for-sale securities</div> |  |  |
| Total available-for-sale securities |       |                                                |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">144,281 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">921 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|         |    |         |
|---------|----|---------|
| (3,591) | \$ | 141,611 |
|---------|----|---------|

Includes securities guaranteed by Ginnie Mae, a U.S. government agency, and the government sponsored enterprises Fannie Mae and Freddie Mac.

2

***Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:120%">Private sponsors of securities collateralized primarily by first-lien mortgage loans on commercial properties or by pools of 1-4 family residential first mortgages. Primarily super senior securities secured by prime, Alt-A or pay-option ARM mortgages.</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following table sets forth the expected maturity distribution of our mortgage-backed securities, which is based on assumed prepayment rates, and the maturity distribution of our non-MBS, which is based on the contractual maturity:</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:24.192%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.373%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.373%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.373%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.373%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.380%"></td><td style="width:0.1%"></td></tr></table></div>***

|                                     |                        |  |
|-------------------------------------|------------------------|--|
| As of September 30, 2024            |                        |  |
|                                     | (Dollars in thousands) |  |
| Total Amount                        |                        |  |
| Due Within One Year                 |                        |  |
|                                     |                        |  |
| Due after One but within Five Years |                        |  |
|                                     |                        |  |
| Due after Five but within Ten Years |                        |  |
|                                     |                        |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| <div><div>align:center;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"&gt;Due After Ten Years&lt;/span&gt;&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:top"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;MBS:&lt;/span&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:top"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;Agency&lt;/span&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$&lt;/span&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;44,702 &lt;/span&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px</div></div> |  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|

|                                                                                                                                                                                                                                                                   |  |                                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                   |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td> |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">10,367 </span></td> <td &gt;&lt;="" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom" td=""></td> |  |                                                                                                                                    |
|                                                                                                                                                                                                                                                                   |  |                                                                                                                                    |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td>                                                                                                                                |  |                                                                                                                                    |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">25,954 </span></td>                                                                                                                           |  |                                                                                                                                    |
|                                                                                                                                                                                                                                                                   |  |                                                                                                                                    |
|                                                                                                                                                                                                                                                                   |  |                                                                                                                                    |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td>                                                                                                                                |  |                                                                                                                                    |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6,323 </span></td>                                                                                                                            |  |                                                                                                                                    |
|                                                                                                                                                                                                                                                                   |  |                                                                                                                                    |



|            |        |  |
|------------|--------|--|
|            |        |  |
| \$         | 2,058  |  |
| Non-Agency |        |  |
| \$         | 90,258 |  |
|            |        |  |
| \$         |        |  |

|  |        |  |  |    |       |  |  |    |       |  |  |    |
|--|--------|--|--|----|-------|--|--|----|-------|--|--|----|
|  | 86,452 |  |  | \$ | 1,817 |  |  | \$ | 1,389 |  |  | \$ |
|--|--------|--|--|----|-------|--|--|----|-------|--|--|----|

|           |     |         |    |  |
|-----------|-----|---------|----|--|
|           | 600 |         |    |  |
| <hr/>     |     |         |    |  |
| Total MBS | \$  | 134,960 | \$ |  |
| <hr/>     |     |         |    |  |
|           |     |         |    |  |
|           |     | 96,819  |    |  |

|  |    |        |  |  |  |    |       |  |  |  |    |       |
|--|----|--------|--|--|--|----|-------|--|--|--|----|-------|
|  | \$ | 27,771 |  |  |  | \$ | 7,712 |  |  |  | \$ | 2,658 |
|--|----|--------|--|--|--|----|-------|--|--|--|----|-------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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|  |    |   |    |   |    |       |
|--|----|---|----|---|----|-------|
|  | \$ | — | \$ | — | \$ | 3,822 |
|--|----|---|----|---|----|-------|

|                                                                                                                                                                         |                                                                                                                                    |  |
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|                                                                                                                                                                         |                                                                                                                                    |  |
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|                                                                                                                                                                         |                                                                                                                                    |  |
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|                                                                                                                                                                         |                                                                                                                                    |  |
| <div><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Available-for-sale—Amortized cost</span></div> |                                                                                                                                    |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span>                                           | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">138,782</span> |  |
|                                                                                                                                                                         |                                                                                                                                    |  |
|                                                                                                                                                                         |                                                                                                                                    |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span>                                           |                                                                                                                                    |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span>                                           |                                                                                                                                    |  |



|        |  |  |  |
|--------|--|--|--|
| 96,819 |  |  |  |
| \$     |  |  |  |
| 27,771 |  |  |  |
| \$     |  |  |  |
| 7,712  |  |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6,480 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Available for sale—Fair value</span></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">137,996 </span></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:3pt double #000;padding:2px 0;text- |
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| <div><div><div><div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div></div></div><div>96,543</div></div> | <div><div><div><div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div></div></div><div>\$</div></div> | <div><div><div><div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div></div></div><div>27,421</div></div> | <div><div><div><div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div></div></div><div>\$</div></div> | <div><div><div><div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div></div></div><div>\$</div></div> | <div><div><div><div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div><div><div><div><span></span></div></div><div><div><span></span></div></div></div></div></div><div>7,735</div></div> |
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|                        |       |                         |  |
|------------------------|-------|-------------------------|--|
| (Dollars in thousands) |       |                         |  |
| Fair                   | Value | Gross Unrealized Losses |  |
| Fair                   | Value | Gross Unrealized Losses |  |
| Fair                   | Value | Gross Unrealized Losses |  |



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color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">18,741 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(1,933)</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">34,732 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px

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<td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">58,565 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(244) </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">58,565 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

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|  |    |     |  |  |  |        |         |
|--|----|-----|--|--|--|--------|---------|
|  | \$ | (8) |  |  |  | \$     |         |
|  |    |     |  |  |  | 80,873 |         |
|  | \$ |     |  |  |  |        |         |
|  |    |     |  |  |  |        | (2,432) |

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~~**1pt;text-align:center;vertical-align:bottom"><span**~~  
~~**style="color:#000000;font-family:'Times New**~~  
~~**Roman',sans-serif;font-size:8pt;font-weight:700;line-**~~  
~~**height:100%">June 30, 2024</span></td></tr><tr><td**~~

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|  |    |        |  |  |    |         |  |  |    |        |  |
|--|----|--------|--|--|----|---------|--|--|----|--------|--|
|  | \$ | 19,298 |  |  | \$ | (2,628) |  |  | \$ | 21,942 |  |
|--|----|--------|--|--|----|---------|--|--|----|--------|--|

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height:100%">(568)</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Total MBS</span></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,659 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(31)</span></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

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Total available-for-sale securities

|                                                                                                                                          |                                                                                                                                             |  |
|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">2,659</span> |  |
|                                                                                                                                          |                                                                                                                                             |  |

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|--|----|------|--|----|---------|--|----|
|  | \$ | (31) |  | \$ | 101,086 |  | \$ |
|--|----|------|--|----|---------|--|----|

**color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(3,560)</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">103,745 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(3,591)</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px**



*—*

**“Organizations and Summary of Significant Accounting Policies”**

**in the 2024 Form 10-K.**

The following table sets forth the composition of the loan portfolio:

|                        |  |  |  |  |  |  |  |  |                    |
|------------------------|--|--|--|--|--|--|--|--|--------------------|
|                        |  |  |  |  |  |  |  |  |                    |
|                        |  |  |  |  |  |  |  |  |                    |
| (Dollars in thousands) |  |  |  |  |  |  |  |  |                    |
|                        |  |  |  |  |  |  |  |  | September 30, 2024 |
|                        |  |  |  |  |  |  |  |  |                    |

**align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">June 30, 2024</span></td></tr><tr><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Single Family - Mortgage & Warehouse</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,151,583 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,178,832 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div><span**

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Multifamily and Commercial Mortgage</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline">1</span></div></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,647,469 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,861,931 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:bottom"><div><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Commercial Real Estate</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline">1</span></div></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6,256,265 </span></td><td



[illegible]

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">415,765 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">431,660 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Total gross loans</span></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,825,834 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font- |
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|                                               |           |  |
|-----------------------------------------------|-----------|--|
| 19,802,811                                    |           |  |
|                                               |           |  |
| Allowance for credit losses - loans           |           |  |
|                                               | (263,854) |  |
|                                               |           |  |
|                                               | (260,542) |  |
| Unaccreted premiums (discounts) and loan fees |           |  |
|                                               | (281,371) |  |

|                 |           |            |
|-----------------|-----------|------------|
|                 | (310,884) |            |
| Total net loans | \$        | 19,280,609 |
|                 |           |            |
|                 | \$        |            |

|            |  |
|------------|--|
| 19,231,385 |  |
|------------|--|

Includes purchased credit deteriorated (“PCD”) loans of \$282.6 million and \$284.0 million in Multifamily and Commercial Mortgage and \$44.5 million and \$44.5 million in Commercial Real Estate as of September 30, 2024 and June 30, 2024, respectively. For further detail on PCD loans, see Note 1 — “Organizations and Summary of Significant Accounting Policies” in the 2024 Form 10-K.

Accrued interest receivable on loans held for investments totaled \$120.1 million and \$119.8 million as of September 30, 2024 and June 30, 2024, respectively.

At September 30, 2024 and June 30, 2024, the Company has pledged certain loans totaling \$4,680.7 million and \$4,942.8 million,

[illegible]

|                                                                                                                                                                     |                                                                                                                                 |  |                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Single Family - Mortgage &amp; Warehouse</span> |                                                                                                                                 |  |                                                                                                                              |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Multifamily and Commercial Mortgage</span>      |                                                                                                                                 |  |                                                                                                                              |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Commercial Real Estate</span>                   |                                                                                                                                 |  |                                                                                                                              |
|                                                                                                                                                                     |                                                                                                                                 |  |                                                                                                                              |
|                                                                                                                                                                     |                                                                                                                                 |  |                                                                                                                              |
|                                                                                                                                                                     |                                                                                                                                 |  |                                                                                                                              |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Weighted-Average LTV</span>                     | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">47.9</span> |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">%</span> |
|                                                                                                                                                                     |                                                                                                                                 |  |                                                                                                                              |



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|------|---|------|---|------|---|--|--|--|
| 55.8 | % | 52.1 | % | 40.1 | % |  |  |  |
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<td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">52.0 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">%</span></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">54.0 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">%</span></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">50.0 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">%</span></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div><div>#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;43.5 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;%&lt;/span&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;/tr&gt;&lt;/table&gt;&lt;/div&gt;&lt;div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"&gt;The Company's effective weighted-average LTV was 50.9% for loans within its real estate portfolio originated during the three months ended September 30, 2024.&lt;/span&gt;&lt;/div&gt;&lt;div style="margin-top:9pt;text-align:justify;text-indent:36pt"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"&gt;The following table presents the components of the provision for credit losses:&lt;/span&gt;&lt;/div&gt;&lt;div style="margin-top:6pt;text-align:justify"&gt;&lt;table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:bottom;width:100.000%"&gt;&lt;tr&gt;&lt;td style="width:1.0%"&gt;&lt;/td&gt;&lt;td style="width:61.180%"&gt;&lt;/td&gt;&lt;td style="width:0.1%"&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;td style="width:1.0%"&gt;&lt;/td&gt;&lt;td style="width:17.467%"&gt;&lt;/td&gt;&lt;td style="width:0.1%"&gt;&lt;/td&gt;&lt;td style="width:0.1%"&gt;&lt;/td&gt;&lt;td style="width:0.384%"&gt;&lt;/td&gt;&lt;td style="width:0.1%"&gt;&lt;/td&gt;&lt;td style="width:1.0%"&gt;&lt;/td&gt;&lt;td style="width:17.469%"&gt;&lt;/td&gt;&lt;td style="width:0.1%"&gt;&lt;/td&gt;&lt;/tr&gt;&lt;/table&gt;&lt;/div&gt;</div></div></div> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                     |  |  |               |  |  |                        |      |  |  |  |  |  |  |  |
|-------------------------------------|--|--|---------------|--|--|------------------------|------|--|--|--|--|--|--|--|
|                                     |  |  | September 30, |  |  |                        |      |  |  |  |  |  |  |  |
|                                     |  |  |               |  |  | (Dollars in thousands) |      |  |  |  |  |  |  |  |
|                                     |  |  |               |  |  |                        | 2024 |  |  |  |  |  |  |  |
|                                     |  |  |               |  |  |                        | 2023 |  |  |  |  |  |  |  |
| Provision for credit losses - loans |  |  |               |  |  |                        |      |  |  |  |  |  |  |  |

|                                                            |    |        |  |  |    |       |  |  |  |  |  |  |  |  |
|------------------------------------------------------------|----|--------|--|--|----|-------|--|--|--|--|--|--|--|--|
|                                                            | \$ | 11,500 |  |  | \$ | 5,750 |  |  |  |  |  |  |  |  |
| Provision for credit losses - unfunded lending commitments |    |        |  |  |    |       |  |  |  |  |  |  |  |  |

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|  |                                     |
|--|-------------------------------------|
|  | (Dollars in thousands)              |
|  | Single Family Mortgage & Warehouse  |
|  | Multifamily and Commercial Mortgage |
|  | Commercial Real Estate              |
|  | Commercial & Industrial - Non-RE    |
|  | Auto & Consumer                     |
|  |                                     |
|  |                                     |

|                         |  |  |  |  |  |
|-------------------------|--|--|--|--|--|
|                         |  |  |  |  |  |
| Total                   |  |  |  |  |  |
| Balance at July 1, 2024 |  |  |  |  |  |
| \$                      |  |  |  |  |  |
| 16,943                  |  |  |  |  |  |
|                         |  |  |  |  |  |
| \$                      |  |  |  |  |  |
| 70,771                  |  |  |  |  |  |

|  |  |  |    |        |    |        |    |
|--|--|--|----|--------|----|--------|----|
|  |  |  | \$ | 87,780 | \$ | 76,032 | \$ |
|--|--|--|----|--------|----|--------|----|

[illegible]

|                                             |  |  |
|---------------------------------------------|--|--|
|                                             |  |  |
| Provision (benefit) for credit losses-loans |  |  |
| 464                                         |  |  |
| (1,806)                                     |  |  |
| 7,252                                       |  |  |
| 3,555                                       |  |  |

[illegible]



***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(3,357)</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(3,032)</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(2,849)</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span***

|            |         |  |
|------------|---------|--|
|            | (9,238) |  |
|            |         |  |
| Recoveries |         |  |
| 46         |         |  |
|            |         |  |
| —          |         |  |
|            |         |  |
| —          |         |  |
|            |         |  |
|            |         |  |

[illegible]

|    |        |    |        |
|----|--------|----|--------|
|    | 17,453 |    |        |
| \$ | 65,608 | \$ | 95,032 |

|  |  |  |                                                                                                                               |                                                                                                                                   |  |  |  |  |                                                                                                                               |                                                                                                                                  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|-------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">76,555</span> |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">9,206</span> |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|-------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|

[illegible]

[illegible]



|                                     |  |  |  |
|-------------------------------------|--|--|--|
| Single Family Mortgage & Warehouse  |  |  |  |
|                                     |  |  |  |
| Multifamily and Commercial Mortgage |  |  |  |
|                                     |  |  |  |
| Commercial Real Estate              |  |  |  |
| Commercial & Industrial - Non-RE    |  |  |  |
| Auto & Consumer                     |  |  |  |
|                                     |  |  |  |

|                         |        |  |
|-------------------------|--------|--|
|                         |        |  |
| Total                   |        |  |
| Balance at July 1, 2023 |        |  |
| \$                      | 17,503 |  |
|                         |        |  |
| \$                      | 16,848 |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">72,755 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">46,347 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font- |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[illegible]

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Provision (benefit) for credit losses-loans</span></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(10)</span></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(974)</span></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(1,400)</span></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">8,245</span></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|

|             |      |  |  |  |  |
|-------------|------|--|--|--|--|
| (111)       |      |  |  |  |  |
| 5,750       |      |  |  |  |  |
| Charge-offs | (80) |  |  |  |  |

height:100%">—</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(2,281)</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-



[illegible]

[illegible]

|  |  |  |  |    |        |    |        |
|--|--|--|--|----|--------|----|--------|
|  |  |  |  | \$ | 15,874 | \$ | 71,355 |
|--|--|--|--|----|--------|----|--------|

[illegible]

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">\$</span></td> <td style="background-color: #e6f2ff; border-bottom: 2pt solid black; border-top: 1pt solid black; padding: 2px 0; text-align: right; vertical-align: bottom;">&lt;span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%"&gt;170,870 &lt;/span&gt;&lt;/td&gt; </td>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">170,870 </span></td> |
| </td></tr> </table> </div> <div style="margin-bottom: 3pt; margin-top: 9pt; text-align: justify; text-indent: 36pt"> <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 120%">For the three months ended September 30, 2024, the allowance for credit losses for loans increased as a result of the provision for credit losses, partially offset by net charge-offs. The provision for credit losses was primarily due to the quantitative impact of macroeconomic variables in the allowance for credit losses model, primarily the U.S. unemployment rate, and increases in specific reserves, mainly in the commercial & industrial - non-RE portfolio.</span> </div> <div style="margin-bottom: 3pt; margin-top: 9pt; text-align: justify; text-indent: 36pt"> <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 11pt; font-weight: 400; line-height: 120%">L</span> <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 120%">oan products within each portfolio contain varying collateral types which impact the estimate of the loss given default utilized in the calculation of the allowance. For further discussion of the model method of estimating expected lifetime credit losses, see</span> <span style="background- |                                                                                                                                                    |

[illegible]

|                                  |  |  |                        |  |  |      |  |  |
|----------------------------------|--|--|------------------------|--|--|------|--|--|
|                                  |  |  |                        |  |  |      |  |  |
|                                  |  |  |                        |  |  |      |  |  |
| Three Months Ended September 30, |  |  |                        |  |  |      |  |  |
|                                  |  |  | (Dollars in thousands) |  |  | 2024 |  |  |
|                                  |  |  | 2023                   |  |  | 2022 |  |  |
| Balance at July 1,               |  |  | \$                     |  |  |      |  |  |



|                                                            |        |  |  |  |
|------------------------------------------------------------|--------|--|--|--|
|                                                            | 10,223 |  |  |  |
|                                                            | \$     |  |  |  |
|                                                            | 10,473 |  |  |  |
|                                                            |        |  |  |  |
| Provision for credit losses - unfunded lending commitments |        |  |  |  |
|                                                            |        |  |  |  |
|                                                            | 2,500  |  |  |  |
|                                                            |        |  |  |  |
|                                                            |        |  |  |  |
|                                                            |        |  |  |  |
|                                                            | 1,250  |  |  |  |

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr>  
<td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"><div><span  
style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Balance at September 30, </span></div>  
</td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td  
style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">12,723 </span></td><td  
style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"></td><td  
style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">11,723 </span></td><td  
style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr>

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The increase in the allowance for off-balance sheet lending commitments for the three months ended September 30, 2024, was primarily driven by unfunded lending commitment growth, primarily in the commercial & industrial - non-RE portfolio.

**Credit Quality Disclosures.**

The following tables

provide the composition of loans that are performing and nonaccrual by portfolio segment:

|                                                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|                                                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <div style="text-align:center;">September 30,</div> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

|                                     |  |  |  |
|-------------------------------------|--|--|--|
| 2024                                |  |  |  |
| (Dollars in thousands)              |  |  |  |
| Single Family-Mortgage & Warehouse  |  |  |  |
| Multifamily and Commercial Mortgage |  |  |  |
| Commercial Real Estate              |  |  |  |
| Commercial & Industrial - Non-RE    |  |  |  |
| Auto &                              |  |  |  |

|                                                                                                                                                  |  |  |                                                                                                                                          |  |  |                                                                                                                                                 |  |  |  |  |  |                                                                                                                                             |  |  |                                                                                                                                          |  |  |                                                                                                                                          |  |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------|--|--|------------------------------------------------------------------------------------------------------------------------------------------|--|--|-------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|---------------------------------------------------------------------------------------------------------------------------------------------|--|--|------------------------------------------------------------------------------------------------------------------------------------------|--|--|------------------------------------------------------------------------------------------------------------------------------------------|--|--|
|                                                                                                                                                  |  |  |                                                                                                                                          |  |  |                                                                                                                                                 |  |  |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">Total</span> |  |  |                                                                                                                                          |  |  |                                                                                                                                          |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Performing</span> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">4,092,504</span> |  |  |  |  |  |                                                                                                                                             |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> |  |  |

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,616,032 </span></td>  
<td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td  
style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td  
style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6,215,663 </span></td>  
<td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td  
style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td  
style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,311,156 </span></td>  
<td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td  
style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td



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|        |        |        |       |  |  |  |  |  |  |  |  |  |
|--------|--------|--------|-------|--|--|--|--|--|--|--|--|--|
| 31,437 | 40,602 | 43,596 | 1,984 |  |  |  |  |  |  |  |  |  |
|--------|--------|--------|-------|--|--|--|--|--|--|--|--|--|

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|  |           |  |    |           |  |    |           |
|--|-----------|--|----|-----------|--|----|-----------|
|  | 3,647,469 |  | \$ | 6,256,265 |  | \$ | 5,354,752 |
|--|-----------|--|----|-----------|--|----|-----------|

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bottom:2pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">0.89 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">%</span></td></tr></table></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:23.169%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.888%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.888%"></td><td style="width:0.1%"></td>

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|                                     |  |  |  |
|-------------------------------------|--|--|--|
| Multifamily and Commercial Mortgage |  |  |  |
| Commercial Real Estate              |  |  |  |
| Commercial & Industrial - Non-RE    |  |  |  |
| Auto & Consumer                     |  |  |  |
| Total                               |  |  |  |
|                                     |  |  |  |

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|                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |  |
|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| weight:400;line-height:100%">6,062,520 </span></td> | <td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,237,746 </span></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">429,188 </span></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span |  |  |
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| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span>         |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">19,689,452</span> |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Nonaccrual</span> |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">45,711</span>     |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">35,054</span>     |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">26,102</span>     |  |

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|------|--|
| 0.57 |  |
|------|--|

There were no nonaccrual loans without an allowance for credit losses as of September 30, 2024 and June 30, 2024. There was no interest income recognized on nonaccrual loans in the three months ended September 30, 2024 and 2023. Loans reaching 90 days past due are generally placed on nonaccrual status and risk rated as substandard or doubtful. Loans not yet reaching 90 days past due may be placed on nonaccrual status based on management's assessment of the aging of contractual principal amounts due, among other factors.

**Credit Quality Indicators.**

The Company categorizes loans into risk categories based on relevant information about the ability of borrowers to service their debt such as: current financial information, historical payment experience, credit documentation, public information and current economic trends. In addition to the borrower's primary source of repayment, in its risk rating process the Company considers all available sources of repayment, including obligor guaranties and liquidations of pledged collateral, where individually or together such sources would fully repay the loan on a timely basis. The

Company analyzes loans individually by classifying the loans based on credit risk. The Company uses the following internally-defined risk ratings.

Pass. Loans where repayment in full is expected through any of the borrower's sources of repayment.

Special Mention  
. Loans where any credit risk is not considered significant yet require management's attention given certain currently identified characteristics of the borrower, collateral securing the loan and the obligor's net worth and paying capacity. If the identified credit risks are not adequately monitored or mitigated, the loan may weaken and the Company's credit position with respect to the loan may deteriorate in the future.

Substandard  
.

**weight:400;line-height:120%"> Loans where currently identified characteristics of the borrower, collateral securing the loan and the obligor's net worth and paying capacity, taken together, could jeopardize the repayment of the debt. A loan not fully supported by at least one available source of repayment and involves a distinct possibility that the Company will sustain some loss in that loan if the weakness is not cured. A loan supported by a guaranty, collateral sufficient to incentivize a sale or refinance, or cash flow that is sufficient for timely repayment in full will not be classified as substandard even if the loan has a well-defined weakness in other sources of repayment.**

**Doubtful**

**.**

**Loans reflecting the same characteristics as those classified as substandard, but for which repayment in full in accordance with the contractual terms is currently considered highly unlikely.**

**The Company reviews and grades loans following a continuous review process, featuring coverage of all loan types and business lines at least quarterly. Continuous reviewing provides more effective risk monitoring because it immediately tests for potential impacts caused by changes in personnel, policy, products or underwriting standards.**

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|  |  |  |                        |  |  |  |
|--|--|--|------------------------|--|--|--|
|  |  |  | (Dollars in thousands) |  |  |  |
|  |  |  | 2025                   |  |  |  |
|  |  |  | 2024                   |  |  |  |
|  |  |  | 2023                   |  |  |  |
|  |  |  | 2022                   |  |  |  |
|  |  |  | 2021                   |  |  |  |
|  |  |  | Prior                  |  |  |  |



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|  |      |  |    |         |  |  |  |    |         |  |  |  |    |         |
|--|------|--|----|---------|--|--|--|----|---------|--|--|--|----|---------|
|  | Pass |  | \$ | 123,052 |  |  |  | \$ | 434,335 |  |  |  | \$ | 550,071 |
|--|------|--|----|---------|--|--|--|----|---------|--|--|--|----|---------|

|  |  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--|--|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,171,584 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"> | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">476,230 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"> | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">912,453 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"> |
|--|--|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">345,288 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,013,013 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Special Mention</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New |
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|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">996,502 </span></td> |                                                                                                                                                                                                                                                                       |
| <td style="background-color:#ffffff;padding:0 1pt"></td> <td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;345,288 &lt;/span&gt;&lt;/td&gt;</td>                                                                                                                                          |                                                                                                                                          | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">345,288 </span></td>                                                                                                                              |
| <td style="background-color:#ffffff;padding:0 1pt"></td> <td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"&gt;4,151,583&lt;/span&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt; &lt;/span&gt;&lt;/td&gt;</td> |                                                                                                                                          | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">4,151,583</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </span></td> |
| <tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:m                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                       |

height:100%">Year-to-date gross charge-offs</span>  
</td><td colspan="2" style="background-  
color:#cceeef;padding:2px 0 2px 1pt;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">— </span></td><td style="background-  
color:#cceeef;padding:2px 1pt 2px 0;text-  
align:right;vertical-align:bottom"></td><td colspan="3"  
style="background-color:#cceeef;padding:0 1pt"></td>  
<td colspan="2" style="background-  
color:#cceeef;padding:2px 0 2px 1pt;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">— </span></td><td style="background-  
color:#cceeef;padding:2px 1pt 2px 0;text-  
align:right;vertical-align:bottom"></td><td colspan="3"  
style="background-color:#cceeef;padding:0 1pt"></td>  
<td colspan="2" style="background-  
color:#cceeef;padding:2px 0 2px 1pt;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">— </span></td><td style="background-  
color:#cceeef;padding:2px 1pt 2px 0;text-  
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color:#cceeef;padding:2px 0 2px 1pt;text-  
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Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">— </span></td><td style="background-  
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|  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span> |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">9,166</span> |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">7,435</span> |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">29,396</span> |  |  |  |  |  |  |  |
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***align:right;vertical-align:bottom"><span***  
***style="color:#000000;font-family:'Times New***  
***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">46,782 </span></td><td***  
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***colspan="3" style="background-color:#cceeef;padding:0***  
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***1pt;text-align:right;vertical-align:bottom"><span***  
***style="color:#000000;font-family:'Times New***  
***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">92,779 </span></td><td***  
***style="background-color:#cceeef;padding:2px 1pt 2px***  
***0;text-align:right;vertical-align:bottom"></td></tr><tr>***  
***<td colspan="3" style="background-***  
***color:#ffffff;padding:2px 1pt 2px 7.75pt;text-***  
***align:left;vertical-align:middle"><span***  
***style="color:#000000;font-family:'Times New***  
***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">Doubtful</span></td><td colspan="2"***  
***style="background-color:#ffffff;padding:2px 0 2px***  
***1pt;text-align:right;vertical-align:bottom"><span***  
***style="color:#000000;font-family:'Times New***  
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| Year-to-date gross charge-offs |  |  |  |                   |  |
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|  | 1,144,414 |  | 1,234,466 |  | 143,009 |  | 45,487 |  |
|--|-----------|--|-----------|--|---------|--|--------|--|

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| 871,853         |  |  |  |  |  |  |  |  |  |  |  |  | 6,104,156 |   |  |  |  |  |        |  |
| Special Mention |  |  |  |  |  |  |  |  |  |  |  |  |           | — |  |  |  |  | 63,389 |  |

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-

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|                                                                                                                                                   |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">63,389</span>      |  |  |  |
|                                                                                                                                                   |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Substandard</span> |  |  |  |
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|                                                                                                                                                   |  |  |  |
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| <div></div> | 14,608 |  |  |
| <div></div> | 43,700 |  |  |
| <div></div> | 11,650 |  |  |
| <div></div> | 14,852 |  |  |

***align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,910 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">88,720 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Doubtful</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-***

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|--------------------------------|--|--|---|--|-----------|--|--|--|
| 875,763                        |  |  |   |  | 6,256,265 |  |  |  |
| Year-to-date gross charge-offs |  |  | — |  |           |  |  |  |

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color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">465,232 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">151,653 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">42,580 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">31,291 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New



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color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">386 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">678 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,893 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,284 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px

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| </td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">290,626 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">46,473 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">34,280 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,346,103 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background- |
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0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,032 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,000 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td

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***align:right;vertical-align:bottom"><span***  
***style="color:#000000;font-family:'Times New***  
***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">158,952 </span></td><td***  
***style="background-color:#ffffff;padding:2px 1pt 2px***  
***0;text-align:right;vertical-align:bottom"></td><td***  
***colspan="3" style="background-color:#ffffff;padding:0***  
***1pt"></td><td colspan="2" style="background-***  
***color:#ffffff;padding:2px 0 2px 1pt;text-***  
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***style="color:#000000;font-family:'Times New***  
***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">38,274 </span></td><td***  
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***style="color:#000000;font-family:'Times New***  
***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">21,978 </span></td><td***  
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***colspan="3" style="background-color:#ffffff;padding:0***  
***1pt"></td><td colspan="2" style="background-***  
***color:#ffffff;padding:2px 0 2px 1pt;text-***  
***align:right;vertical-align:bottom"><span***  
***style="color:#000000;font-family:'Times New***  
***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">— </span></td><td style="background-***  
***color:#ffffff;padding:2px 1pt 2px 0;text-***  
***align:right;vertical-align:bottom"></td><td colspan="3"***  
***style="background-color:#ffffff;padding:0 1pt"></td><td***  
***colspan="3" style="display:none"></td><td colspan="3"***  
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***style="background-color:#ffffff;padding:2px 0 2px***

|                 |  |
|-----------------|--|
| 412,878         |  |
| Special Mention |  |
| —               |  |
| 34              |  |
| 275             |  |



|                |  |  |  |  |
|----------------|--|--|--|--|
| <div>390</div> |  |  |  |  |
| <div>69</div>  |  |  |  |  |
| <div>26</div>  |  |  |  |  |
| <div>—</div>   |  |  |  |  |
|                |  |  |  |  |
|                |  |  |  |  |
|                |  |  |  |  |
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height:100%">2,093 </span></td><td  
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0;text-align:right;vertical-align:bottom"></td></tr><tr>  
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align:left;vertical-align:middle"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">Doubtful</span></td><td colspan="2"  
style="background-color:#cceeef;padding:2px 0 2px  
1pt;text-align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">— </span></td><td style="background-  
color:#cceeef;padding:2px 1pt 2px 0;text-  
align:right;vertical-align:bottom"></td><td colspan="3"  
style="background-color:#cceeef;padding:0 1pt"></td>  
<td colspan="2" style="background-  
color:#cceeef;padding:2px 0 2px 1pt;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">— </span></td><td style="background-  
color:#cceeef;padding:2px 1pt 2px 0;text-  
align:right;vertical-align:bottom"></td><td colspan="3"  
style="background-color:#cceeef;padding:0 1pt"></td>  
<td colspan="2" style="background-  
color:#cceeef;padding:2px 0 2px 1pt;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">— </span></td><td style="background-  
color:#cceeef;padding:2px 1pt 2px 0;text-  
align:right;vertical-align:bottom"></td><td colspan="3"  
style="background-color:#cceeef;padding:0 1pt"></td>  
<td colspan="2" style="background-  
color:#cceeef;padding:2px 0 2px 1pt;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New

**Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ccee**  
**ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3"**  
**style="background-color:#ccee**  
**ff;padding:0 1pt"></td>**  
**<td colspan="2" style="background-**  
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**align:right;vertical-align:bottom"><span**  
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**height:100%">— </span></td><td style="background-**  
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**align:right;vertical-align:bottom"></td><td colspan="3"**  
**style="background-color:#ccee**  
**ff;padding:0 1pt"></td>**  
**<td colspan="2" style="background-**  
**color:#ccee**  
**ff;padding:2px 0 2px 1pt;text-**  
**align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">— </span></td><td style="background-**  
**color:#ccee**  
**ff;padding:2px 1pt 2px 0;text-**  
**align:right;vertical-align:bottom"></td><td colspan="3"**  
**style="background-color:#ccee**  
**ff;padding:0 1pt"></td>**  
**<td colspan="2" style="background-**  
**color:#ccee**  
**ff;padding:2px 0 2px 1pt;text-**  
**align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">— </span></td><td style="background-**  
**color:#ccee**  
**ff;padding:2px 1pt 2px 0;text-**  
**align:right;vertical-align:bottom"></td><td colspan="3"**  
**style="background-color:#ccee**  
**ff;padding:0 1pt"></td>**  
**<td colspan="3" style="display:none"></td><td**  
**colspan="3" style="display:none"></td><td colspan="3"**  
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**style="display:none"></td><td colspan="2"**  
**style="background-color:#ccee**  
**ff;padding:2px 0 2px**  
**1pt;text-align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**

|                  |  |  |
|------------------|--|--|
|                  |  |  |
| <div>Total</div> |  |  |
| 28,400           |  |  |
| 62,168           |  |  |
| 103,991          |  |  |

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|                                |  |  |                |  |  |  |  |                  |  |  |  |  |  |                  |  |
|--------------------------------|--|--|----------------|--|--|--|--|------------------|--|--|--|--|--|------------------|--|
|                                |  |  |                |  |  |  |  |                  |  |  |  |  |  |                  |  |
| Year-to-date gross charge-offs |  |  | <span>—</span> |  |  |  |  | <span>197</span> |  |  |  |  |  | <span>626</span> |  |

**align:right;vertical-align:bottom"></td><td colspan="3"**  
**style="background-color:#cceeef;padding:0 1pt"></td>**  
**<td colspan="2" style="background-**  
**color:#cceeef;padding:2px 0 2px 1pt;text-**  
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**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">1,354 </span></td><td**  
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**1pt"></td><td colspan="2" style="background-**  
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**align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">494 </span></td><td style="background-**  
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**align:right;vertical-align:bottom"></td><td colspan="3"**  
**style="background-color:#cceeef;padding:0 1pt"></td>**  
**<td colspan="2" style="background-**  
**color:#cceeef;padding:2px 0 2px 1pt;text-**  
**align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">178 </span></td><td style="background-**  
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**align:right;vertical-align:bottom"></td><td colspan="3"**  
**style="background-color:#cceeef;padding:0 1pt"></td>**  
**<td colspan="2" style="background-**  
**color:#cceeef;padding:2px 0 2px 1pt;text-**  
**align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">— </span></td><td style="background-**  
**color:#cceeef;padding:2px 1pt 2px 0;text-**  
**align:right;vertical-align:bottom"></td><td colspan="3"**  
**style="background-color:#cceeef;padding:0 1pt"></td>**  
**<td colspan="3" style="display:none"></td><td**

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|      |  |  |           |  |           |  |  |           |  |           |  |  |
|------|--|--|-----------|--|-----------|--|--|-----------|--|-----------|--|--|
| Pass |  |  | 1,084,949 |  | 3,390,115 |  |  | 2,915,128 |  | 3,740,544 |  |  |
|------|--|--|-----------|--|-----------|--|--|-----------|--|-----------|--|--|

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|  |  |  |                                                                                                                                    |                                                                                                                                   |  |  |
|--|--|--|------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|--|--|
|  |  |  |                                                                                                                                    | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">41,280</span> |  |  |
|  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">114,226</span> |                                                                                                                                   |  |  |
|  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">46,075</span>  |                                                                                                                                   |  |  |
|  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">450,407</span> |                                                                                                                                   |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Doubtful</span></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">10,000</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td> |
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colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">10,000 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 19pt;text-

|       |    |           |  |  |  |    |           |  |  |  |    |
|-------|----|-----------|--|--|--|----|-----------|--|--|--|----|
| Total | \$ | 1,084,949 |  |  |  | \$ | 3,498,290 |  |  |  | \$ |
|-------|----|-----------|--|--|--|----|-----------|--|--|--|----|

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|                             |  |  |  |  |  |
|-----------------------------|--|--|--|--|--|
|                             |  |  |  |  |  |
|                             |  |  |  |  |  |
| As a % of total gross loans |  |  |  |  |  |
| 5.5%                        |  |  |  |  |  |
| 17.6%                       |  |  |  |  |  |
| 15.1%                       |  |  |  |  |  |
| 20.1%                       |  |  |  |  |  |
| 6.3%                        |  |  |  |  |  |

|                                      |  |  |
|--------------------------------------|--|--|
| 12.3%                                |  |  |
| 23.1%                                |  |  |
|                                      |  |  |
|                                      |  |  |
|                                      |  |  |
|                                      |  |  |
| Total year-to-date gross charge-offs |  |  |
| \$                                   |  |  |
| —                                    |  |  |

1pt 2px 0;text-align:right;vertical-align:bottom"></td>  
<td colspan="3" style="background-color:#cceeef;border-  
bottom:2pt solid #000;padding:0 1pt"></td><td  
style="background-color:#cceeef;border-bottom:2pt solid  
#000;padding:2px 0 2px 1pt;text-align:left;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">\$</span></td><td  
style="background-color:#cceeef;border-bottom:2pt solid  
#000;padding:2px 0;text-align:right;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">197 </span></td><td  
style="background-color:#cceeef;border-bottom:2pt solid  
#000;padding:2px 1pt 2px 0;text-align:right;vertical-  
align:bottom"></td><td colspan="3" style="background-  
color:#cceeef;border-bottom:2pt solid #000;padding:0  
1pt"></td><td style="background-color:#cceeef;border-  
bottom:2pt solid #000;padding:2px 0 2px 1pt;text-  
align:left;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">\$</span></td><td style="background-  
color:#cceeef;border-bottom:2pt solid #000;padding:2px  
0;text-align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">626 </span></td><td style="background-  
color:#cceeef;border-bottom:2pt solid #000;padding:2px  
1pt 2px 0;text-align:right;vertical-align:bottom"></td>  
<td colspan="3" style="background-color:#cceeef;border-  
bottom:2pt solid #000;padding:0 1pt"></td><td  
style="background-color:#cceeef;border-bottom:2pt solid  
#000;padding:2px 0 2px 1pt;text-align:left;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">\$</span></td><td  
style="background-color:#cceeef;border-bottom:2pt solid  
#000;padding:2px 0;text-align:right;vertical-

|                  |             |  |  |
|------------------|-------------|--|--|
| <div>1,354</div> | <div></div> |  |  |
| <div>\$</div>    | <div></div> |  |  |
| <div>1,526</div> | <div></div> |  |  |
| <div>\$</div>    | <div></div> |  |  |
| <div>3,535</div> | <div></div> |  |  |

**align:left;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line**  
**height:100%">\$</span></td><td style="background-**  
**color:#cceeef;border-bottom:2pt solid #000;padding:2px**  
**0;text-align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line**  
**height:100%">2,000 </span></td><td**  
**style="background-color:#cceeef;border-bottom:2pt solid**  
**#000;padding:2px 1pt 2px 0;text-align:right;vertical-**  
**align:bottom"></td><td colspan="3" style="background-**  
**color:#cceeef;border-bottom:2pt solid #000;padding:0**  
**1pt"></td><td colspan="3" style="display:none"></td>**  
**<td colspan="3" style="display:none"></td><td**  
**colspan="3" style="display:none"></td><td colspan="3"**  
**style="display:none"></td><td style="background-**  
**color:#cceeef;border-bottom:2pt solid #000;padding:2px 0**  
**2px 1pt;text-align:left;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line**  
**height:100%">\$</span></td><td style="background-**  
**color:#cceeef;border-bottom:2pt solid #000;padding:2px**  
**0;text-align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line**  
**height:100%">9,238 </span></td><td**  
**style="background-color:#cceeef;border-bottom:2pt solid**  
**#000;padding:2px 1pt 2px 0;text-align:right;vertical-**  
**align:bottom"></td></tr></table></div><div**  
**style="margin-bottom:3pt;margin-top:9pt;text-**  
**align:center"><table style="border-**  
**collapse:collapse;display:inline-table;margin-**  
**bottom:5pt;vertical-align:text-bottom;width:99.707%">**  
**<tr><td style="width:1.0%"></td><td**  
**style="width:29.691%"></td><td style="width:0.1%">**  
**</td><td style="width:1.0%"></td><td**  
**style="width:6.671%"></td><td style="width:0.1%">**  
**</td><td style="width:0.1%"></td><td**

[illegible]

|                                                         |  |  |  |
|---------------------------------------------------------|--|--|--|
| Loans Held for Investment by Fiscal Year of Origination |  |  |  |
| Revolving Loans                                         |  |  |  |
|                                                         |  |  |  |
| Total                                                   |  |  |  |
|                                                         |  |  |  |
| (Dollars in thousands)                                  |  |  |  |
| 2024                                                    |  |  |  |
| 2023                                                    |  |  |  |



|                                    |  |  |
|------------------------------------|--|--|
| 2022                               |  |  |
| 2021                               |  |  |
| 2020                               |  |  |
| Prior                              |  |  |
|                                    |  |  |
|                                    |  |  |
|                                    |  |  |
| Single Family Mortgage & Warehouse |  |  |
|                                    |  |  |
|                                    |  |  |
|                                    |  |  |

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color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">590,060 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,200,230 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">487,132 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">291,047 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">720,049 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">256,778 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

|                 |  |  |        |           |  |
|-----------------|--|--|--------|-----------|--|
|                 |  |  | \$     | 4,037,118 |  |
| Special Mention |  |  |        |           |  |
|                 |  |  | 31,000 |           |  |
|                 |  |  | —      |           |  |

color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">24,489 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">665 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6,591 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">26,873 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New

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0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6,728 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">14,720 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">30,365 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">52,096 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Doubtful</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-

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|                                                                                                                                  |  |  |                                                                                                                                    |  |                                                                                                                                    |  |  |  |  |  |                                                                                                                                    |  |                                                                                                                              |  |  |
|----------------------------------------------------------------------------------------------------------------------------------|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------|--|--|
|                                                                                                                                  |  |  |                                                                                                                                    |  |                                                                                                                                    |  |  |  |  |  |                                                                                                                                    |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span> |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Total</span> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">522,822</span> |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">590,343</span> |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">590,343</span> |  |                                                                                                                              |  |  |

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|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,231,447 </span></td>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">487,797 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">312,358 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">777,287 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font- |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| weight:400;line-height:100%">256,778 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">4,178,832</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Year-to-date gross charge-offs</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line- |
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| height:100%">994,004 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">595,299 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">510,341 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">811,184 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td></tr></table> |
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|        |  |  |  |
|--------|--|--|--|
| 12,509 |  |  |  |
| 15,507 |  |  |  |
| 41,013 |  |  |  |
| 20,079 |  |  |  |
| —      |  |  |  |



|          |  |  |   |  |  |  |  |   |  |   |  |         |  |  |
|----------|--|--|---|--|--|--|--|---|--|---|--|---------|--|--|
|          |  |  |   |  |  |  |  |   |  |   |  | 102,597 |  |  |
| Doubtful |  |  | — |  |  |  |  | — |  | — |  |         |  |  |

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|       |            |  |  |
|-------|------------|--|--|
|       | </td></tr> |  |  |
| Total | 36,058     |  |  |
|       | 742,977    |  |  |
|       | 1,052,707  |  |  |

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|-----------|--|--|
|           |  |  |
| Pass      |  |  |
| 1,952,001 |  |  |
| 1,419,399 |  |  |
| 1,456,643 |  |  |
| 221,061   |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">7,741 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">53,000 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">866,686 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,976,531 </span></td><td |
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<td colspan="3" style="background-  
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align:left;vertical-align:middle"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">Special Mention</span></td><td  
colspan="2" style="background-  
color:#cceeef;padding:2px 0 2px 1pt;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">— </span></td><td style="background-  
color:#cceeef;padding:2px 1pt 2px 0;text-  
align:right;vertical-align:bottom"></td><td colspan="3"  
style="background-color:#cceeef;padding:0 1pt"></td>  
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style="color:#000000;font-family:'Times New  
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height:100%">— </span></td><td style="background-  
color:#cceeef;padding:2px 1pt 2px 0;text-  
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<td colspan="2" style="background-  
color:#cceeef;padding:2px 0 2px 1pt;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">27,452 </span></td><td  
style="background-color:#cceeef;padding:2px 1pt 2px  
0;text-align:right;vertical-align:bottom"></td><td  
colspan="3" style="background-color:#cceeef;padding:0  
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color:#cceeef;padding:2px 0 2px 1pt;text-  
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**Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ccee**  
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**height:100%">— </span></td><td style="background-**  
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**style="color:#000000;font-family:'Times New**

|             |  |  |
|-------------|--|--|
| 27,452      |  |  |
| Substandard |  |  |
| —           |  |  |
| 5,600       |  |  |
| 43,700      |  |  |

[illegible]

height:100%">84,639 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Doubtful</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New



**Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ccee**  
**ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3"**  
**style="background-color:#ccee**  
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**ff;padding:2px 0 2px 1pt;text-**  
**align:right;vertical-align:bottom"><span**  
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**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">— </span></td><td style="background-**  
**color:#ccee**  
**ff;padding:2px 1pt 2px 0;text-**  
**align:right;vertical-align:bottom"></td><td colspan="3"**  
**style="background-color:#ccee**  
**ff;padding:0 1pt"></td>**  
**<td colspan="2" style="background-**  
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**ff;padding:2px 0 2px 1pt;text-**  
**align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">— </span></td><td style="background-**  
**color:#ccee**  
**ff;padding:2px 1pt 2px 0;text-**  
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**ff;padding:2px 0 2px 1pt;text-**  
**align:right;vertical-align:bottom"><span**  
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**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">— </span></td><td style="background-**  
**color:#ccee**  
**ff;padding:2px 1pt 2px 0;text-**  
**align:right;vertical-align:bottom"></td><td colspan="3"**  
**style="background-color:#ccee**  
**ff;padding:0 1pt"></td>**  
**<td colspan="3" style="display:none"></td><td**  
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**style="background-color:#ccee**  
**ff;padding:2px 0 2px**  
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**style="color:#000000;font-family:'Times New**

|           |  |
|-----------|--|
| —         |  |
|           |  |
| Total     |  |
| 1,952,001 |  |
|           |  |
| 1,424,999 |  |
|           |  |
| 1,527,795 |  |
|           |  |

[illegible]

|                                |  |  |  |
|--------------------------------|--|--|--|
| <div>6,088,622</div>           |  |  |  |
| Year-to-date gross charge-offs |  |  |  |
| —                              |  |  |  |
| —                              |  |  |  |
| —                              |  |  |  |
| —                              |  |  |  |
| —                              |  |  |  |

***align:right;vertical-align:bottom"></td><td colspan="3"***  
***style="background-color:#cceeef;padding:0 1pt"></td>***  
***<td colspan="2" style="background-***  
***color:#cceeef;padding:2px 0 2px 1pt;text-***  
***align:right;vertical-align:bottom"><span***  
***style="color:#000000;font-family:'Times New***  
***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">— </span></td><td style="background-***  
***color:#cceeef;padding:2px 1pt 2px 0;text-***  
***align:right;vertical-align:bottom"></td><td colspan="3"***  
***style="background-color:#cceeef;padding:0 1pt"></td>***  
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***color:#cceeef;padding:2px 0 2px 1pt;text-***  
***align:right;vertical-align:bottom"><span***  
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***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">— </span></td><td style="background-***  
***color:#cceeef;padding:2px 1pt 2px 0;text-***  
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***style="background-color:#cceeef;padding:0 1pt"></td>***  
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***color:#cceeef;padding:2px 0 2px 1pt;text-***  
***align:right;vertical-align:bottom"><span***  
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***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">— </span></td><td style="background-***  
***color:#cceeef;padding:2px 1pt 2px 0;text-***  
***align:right;vertical-align:bottom"></td><td colspan="3"***  
***style="background-color:#cceeef;padding:0 1pt"></td>***  
***<td colspan="3" style="display:none"></td><td***

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|      |  |  |         |  |         |  |  |         |  |        |  |  |
|------|--|--|---------|--|---------|--|--|---------|--|--------|--|--|
| Pass |  |  | 991,497 |  | 458,454 |  |  | 238,397 |  | 44,923 |  |  |
|------|--|--|---------|--|---------|--|--|---------|--|--------|--|--|



[illegible]

[illegible]

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**align:left;vertical-align:middle"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line**  
**height:100%">Substandard</span></td><td colspan="2"**  
**style="background-color:#cceeef;padding:2px 0 2px**  
**1pt;text-align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line**  
**height:100%">— </span></td><td style="background-**  
**color:#cceeef;padding:2px 1pt 2px 0;text-**  
**align:right;vertical-align:bottom"></td><td colspan="3"**  
**style="background-color:#cceeef;padding:0 1pt"></td>**  
**<td colspan="2" style="background-**  
**color:#cceeef;padding:2px 0 2px 1pt;text-**  
**align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line**  
**height:100%">34,433 </span></td><td**  
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**0;text-align:right;vertical-align:bottom"></td><td**  
**colspan="3" style="background-color:#cceeef;padding:0**  
**1pt"></td><td colspan="2" style="background-**  
**color:#cceeef;padding:2px 0 2px 1pt;text-**  
**align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line**  
**height:100%">122,729 </span></td><td**  
**style="background-color:#cceeef;padding:2px 1pt 2px**  
**0;text-align:right;vertical-align:bottom"></td><td**  
**colspan="3" style="background-color:#cceeef;padding:0**  
**1pt"></td><td colspan="2" style="background-**  
**color:#cceeef;padding:2px 0 2px 1pt;text-**  
**align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line**  
**height:100%">1,031 </span></td><td**  
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**0;text-align:right;vertical-align:bottom"></td><td**  
**colspan="3" style="background-color:#cceeef;padding:0**

[illegible]

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| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">991,497 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">494,500 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">361,857 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">47,772 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font- |
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| family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">10,422 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">15,855 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,319,863 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">5,241,766</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background- |
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color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">14,056 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">428,169 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Special Mention</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-



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| 422             |  |  |
| 176             |  |  |
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<span style="color:#000000;font-family:'Times New  
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**style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">202 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,471 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,212 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,556 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">303 </span></td><td style="background-**

color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">269 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">11,013 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Total</span></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

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***align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">31,151 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">99,288 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">20,137 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">15,602 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-***

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,349 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">239,771 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Substandard</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">142 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background- |
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color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">54,352 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">186,930 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">21,948 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">55,847 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New

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|  |    |           |  |    |           |  |    |           |
|--|----|-----------|--|----|-----------|--|----|-----------|
|  | \$ | 3,368,194 |  | \$ | 4,352,535 |  | \$ | 1,433,787 |
|--|----|-----------|--|----|-----------|--|----|-----------|

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|                             |            |  |  |  |  |
|-----------------------------|------------|--|--|--|--|
|                             | 4,443,327  |  |  |  |  |
| \$                          | 19,802,811 |  |  |  |  |
| As a % of total gross loans | 18.0%      |  |  |  |  |

align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">17.0%</span></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">22.0%</span></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">7.2%</span></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4.6%</span></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">8.8%</span></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">22.4%</span></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-



|                                      |       |  |
|--------------------------------------|-------|--|
|                                      |       |  |
| Total year-to-date gross charge-offs |       |  |
| \$                                   | 202   |  |
| \$                                   | 3,471 |  |

|               |       |  |  |  |
|---------------|-------|--|--|--|
| <div>\$</div> | 5,212 |  |  |  |
| <div>\$</div> | 1,556 |  |  |  |

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color:#cceeef;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">11,909 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following tables provide the aging of loans by portfolio segment:</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:center"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:31.550%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.784%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.532%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.784%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.532%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.784%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.532%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.784%"></td><td style="width:0.1%"></td><td style="width:0.532%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.784%"></td><td style="width:0.1%"></td></tr></table></div>

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|                                                   |                      |             |
|---------------------------------------------------|----------------------|-------------|
| <div>Total</div>                                  |                      |             |
| <div>Single Family Mortgage &amp; Warehouse</div> |                      |             |
| <div>\$</div>                                     | <div>4,059,299</div> | <div></div> |
| <div>\$</div>                                     | <div>20,107</div>    | <div></div> |

|  |    |        |  |    |        |  |    |
|--|----|--------|--|----|--------|--|----|
|  | \$ | 13,715 |  | \$ | 58,462 |  | \$ |
|--|----|--------|--|----|--------|--|----|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| <td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Multifamily and Commercial Mortgage</span></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,572,637 </span></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">29,631 </span></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">9,648 </span></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,151,583 </span></td></tr></table> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



|                                   |  |  |             |  |  |
|-----------------------------------|--|--|-------------|--|--|
| <div>35,553</div>                 |  |  | <div></div> |  |  |
| <div>3,647,469</div>              |  |  | <div></div> |  |  |
| <div>Commercial Real Estate</div> |  |  | <div></div> |  |  |
| <div>6,179,503</div>              |  |  | <div></div> |  |  |
| <div>7,610</div>                  |  |  | <div></div> |  |  |

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color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6,395 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,354,752 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Auto & Consumer</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px

1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">408,728 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,992 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,043 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,002 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

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| #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">68,735</span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">29,406</span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New |
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|                             |  |  |  |
|-----------------------------|--|--|--|
| 159,169                     |  |  |  |
|                             |  |  |  |
| \$                          |  |  |  |
| 19,825,834                  |  |  |  |
|                             |  |  |  |
| As a % of total gross loans |  |  |  |
| 98.70                       |  |  |  |
|                             |  |  |  |
| %                           |  |  |  |
|                             |  |  |  |

|                                       |                                    |  |  |  |
|---------------------------------------|------------------------------------|--|--|--|
| <div><div></div><div>0.35</div></div> | <div><div></div><div>%</div></div> |  |  |  |
| <div><div></div><div>0.15</div></div> | <div><div></div><div>%</div></div> |  |  |  |
| <div><div></div><div>0.80</div></div> |                                    |  |  |  |



height:100%">%</span></td><td colspan="3"  
style="background-color:#cceeef;border-bottom:2pt solid  
#000;padding:0 1pt"></td><td colspan="2"  
style="background-color:#cceeef;border-bottom:2pt solid  
#000;border-top:3pt double #000000;padding:2px 0 2px  
1pt;text-align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">100 </span></td><td style="background-  
color:#cceeef;border-bottom:2pt solid #000;border-  
top:3pt double #000000;padding:2px 1pt 2px 0;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">%</span></td></tr></table></div><div  
style="margin-bottom:3pt;margin-top:9pt;text-  
align:center"><table style="border-  
collapse:collapse;display:inline-table;margin-  
bottom:5pt;vertical-align:text-bottom;width:99.853%">  
<tr><td style="width:1.0%"></td><td  
style="width:31.550%"></td><td style="width:0.1%">  
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style="width:11.786%"></td><td style="width:0.1%">

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family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Total</span></td></tr>  
<tr><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Single Family Mortgage &  
Warehouse</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,070,186 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">46,387 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"></td></tr>

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|------------------------|--|--|-----------|--|--|
|                        |  |  |           |  |  |
| 3,861,931              |  |  |           |  |  |
| Commercial Real Estate |  |  | 6,024,470 |  |  |
|                        |  |  |           |  |  |
|                        |  |  | —         |  |  |
|                        |  |  | 25,950    |  |  |

|                                  |  |  |           |  |  |
|----------------------------------|--|--|-----------|--|--|
|                                  |  |  |           |  |  |
| 38,202                           |  |  | 6,088,622 |  |  |
| Commercial & Industrial - Non-RE |  |  | 5,240,734 |  |  |
|                                  |  |  |           |  |  |

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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| </td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,644 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">996 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,465 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">431,660 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td> |
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| #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">53,901</span></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">129,473</span></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New |
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|            |  |
|------------|--|
| 19,802,811 |  |
|------------|--|

|                             |  |  |
|-----------------------------|--|--|
|                             |  |  |
| As a % of total gross loans |  |  |

|       |  |  |
|-------|--|--|
| 98.75 |  |  |
|       |  |  |
| %     |  |  |
|       |  |  |
| 0.33  |  |  |
|       |  |  |
| %     |  |  |

|                                                  |                                               |  |  |  |
|--------------------------------------------------|-----------------------------------------------|--|--|--|
| <div><div><div></div><div>0.27</div></div></div> | <div><div><div></div><div>%</div></div></div> |  |  |  |
| <div><div><div></div><div>0.65</div></div></div> | <div><div><div></div><div>%</div></div></div> |  |  |  |
| <div><div><div></div><div>100</div></div></div>  |                                               |  |  |  |

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Loans reaching 90 or more days past due are generally placed on nonaccrual. As of September 30, 2024 and June 30, 2024, there were loans of \$34.1 million and \$20.2 million, respectively, over 90 days past due and still accruing interest as the Company expects to collect the principal and interest amounts due.

Single family mortgage loans in process of foreclosure were \$23.0 million and \$20.1 million as of September 30, 2024 and June 30, 2024, respectively.

***Loan Modifications to Borrowers Experiencing Financial Difficulty.***

The Company may grant certain modifications of loans to borrowers experiencing financial difficulty, which effective following the adoption of ASU 2022-02, are reported as financial difficulty modifications (“FDMs”). The Company’s modification programs provide various modifications to borrowers experiencing financial difficulty which may include interest rate reductions, term extensions, payment delays and/or principal forgiveness. For the three months ended September 30, 2024 and 2023, there were no FDMs.

The following table sets forth the composition of the loan portfolio:

|  |  |  |                        |  |  |  |  |  |  |  |  |
|--|--|--|------------------------|--|--|--|--|--|--|--|--|
|  |  |  |                        |  |  |  |  |  |  |  |  |
|  |  |  | (Dollars in thousands) |  |  |  |  |  |  |  |  |

|                                      |  |  |
|--------------------------------------|--|--|
| September 30, 2024                   |  |  |
| June 30, 2024                        |  |  |
| Single Family - Mortgage & Warehouse |  |  |
| \$                                   |  |  |
| 4,151,583                            |  |  |
|                                      |  |  |
| \$                                   |  |  |
|                                      |  |  |



family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,178,832 </span></td>  
<td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"  
style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div><span  
style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Multifamily and Commercial  
Mortgage</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line  
height:100%;position:relative;top:-2.8pt;vertical-align:baseline">1</span></div></td><td colspan="2"  
style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,647,469 </span></td><td  
style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td  
colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,861,931 </span></td><td  
style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr>  
<td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:bottom"><div><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Commercial Real  
Estate</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| <div><div><div>height:100%;position:relative;top:-2.8pt;vertical-align:baseline"&gt;1&lt;/div&gt;&lt;/div&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;6,256,265 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;6,088,622 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;Commercial &amp; Industrial - Non-RE&lt;/span&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;5,354,752 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;5,241,766 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;/tr&gt;&lt;/table&gt;</div></div></div> |
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|                                          |  |  |            |
|------------------------------------------|--|--|------------|
|                                          |  |  |            |
|                                          |  |  | 19,802,811 |
|                                          |  |  |            |
| Allowance for credit losses - loans      |  |  |            |
|                                          |  |  | (263,854)  |
|                                          |  |  |            |
|                                          |  |  | (260,542)  |
|                                          |  |  |            |
| Unaccreted premiums (discounts) and loan |  |  |            |

|                 |           |  |           |            |
|-----------------|-----------|--|-----------|------------|
|                 | (281,371) |  | (310,884) |            |
| Total net loans |           |  | \$        | 19,280,609 |
|                 |           |  |           |            |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,231,385 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:3pt;padding-left:4.5pt;text-align:justify;text-indent:-4.5pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-style:italic;font-weight:400;line-height:107%;position:relative;top:-2.8pt;vertical-align:baseline">1</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:107%"> Includes purchased credit deteriorated (“PCD”) loans of \$282.6 million and \$284.0 million in Multifamily and Commercial Mortgage and \$44.5 million and \$44.5 million in Commercial Real Estate as of September 30, 2024 and June 30, 2024, respectively. For further detail on PCD loans, see Note 1 —“Organizations and Summary of Significant Accounting Policies” in the 2024 Form 10-K.</span></div>4151583000 4178832000 3647469000 3861931000 6256265000 6088622000 5354752000 5241766000 415765000 431660000 19825834000 19802811000 263854000 260542000 -281371000 -310884000 19280609000 19231385000 282600000 284000000 44500000 44500000 120100000 119800000 4680700000 4942800000 8194200000 8197200000 <div style="margin-bottom:3pt;margin-top:9pt;text- |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**The following table presents loan-to-value (“LTV”) for the Company’s real estate loans outstanding as of September 30, 2024:**

|                      | Single Family | Single Family - Mortgage | Single Family - Reverse Mortgage | Single Family - Home Equity | Single Family - Second Mortgage | Single Family - Other | Multi-Family | Commercial   | Other        | Total         |
|----------------------|---------------|--------------------------|----------------------------------|-----------------------------|---------------------------------|-----------------------|--------------|--------------|--------------|---------------|
| Number of Loans      | 1,234         | 567                      | 123                              | 89                          | 45                              | 23                    | 78           | 34           | 12           | 2,065         |
| Loan Amount          | \$123,456,789 | \$45,678,901             | \$12,345,678                     | \$8,901,234                 | \$4,567,890                     | \$2,345,678           | \$78,901,234 | \$34,567,890 | \$12,345,678 | \$285,531,902 |
| Loan-to-Value Ratio  | 75%           | 78%                      | 82%                              | 85%                         | 88%                             | 90%                   | 72%          | 68%          | 70%          | 77%           |
| Weighted Average LTV | 76%           | 79%                      | 83%                              | 86%                         | 89%                             | 91%                   | 73%          | 69%          | 71%          | 78%           |

**Total Real Estate Loans**

**Single Family - Mortgage &**

|                                     |  |  |                        |  |  |  |
|-------------------------------------|--|--|------------------------|--|--|--|
| Warehouse                           |  |  |                        |  |  |  |
| Multifamily and Commercial Mortgage |  |  | Commercial Real Estate |  |  |  |
|                                     |  |  |                        |  |  |  |
| Weighted-Average LTV                |  |  | 47.9                   |  |  |  |
|                                     |  |  |                        |  |  |  |
| 55.8                                |  |  |                        |  |  |  |



[illegible]

|      |  |  |
|------|--|--|
| 52.0 |  |  |
| %    |  |  |
| 54.0 |  |  |
| %    |  |  |
| 50.0 |  |  |
| %    |  |  |
| 43.5 |  |  |

[illegible]

|                                     |                        |  |  |  |  |
|-------------------------------------|------------------------|--|--|--|--|
|                                     | (Dollars in thousands) |  |  |  |  |
|                                     | 2024                   |  |  |  |  |
|                                     | 2023                   |  |  |  |  |
| Provision for credit losses - loans |                        |  |  |  |  |
| \$                                  |                        |  |  |  |  |
| 11,500                              |                        |  |  |  |  |

|  |  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,750 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Provision for credit losses - unfunded lending commitments</span></div></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,500 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,250 </span></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr></table> |
|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                               |  |  |  |  |
|---------------------------------------------------------------|--|--|--|--|
|                                                               |  |  |  |  |
| <div> <span> Total provision for credit losses </span> </div> |  |  |  |  |
|                                                               |  |  |  |  |
|                                                               |  |  |  |  |
| <div> <span> \$ </span> </div>                                |  |  |  |  |
| <div> <span> 14,000 </span> </div>                            |  |  |  |  |
|                                                               |  |  |  |  |
|                                                               |  |  |  |  |
| <div> <span> \$ </span> </div>                                |  |  |  |  |
|                                                               |  |  |  |  |
|                                                               |  |  |  |  |
| <div> <span> \$ </span> </div>                                |  |  |  |  |

7,000

The following tables summarize activity in the allowance for credit losses - loans by portfolio segment:

| Segment | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 | 1993 | 1992 | 1991 | 1990 | 1989 | 1988 | 1987 | 1986 | 1985 | 1984 | 1983 | 1982 | 1981 | 1980 | 1979 | 1978 | 1977 | 1976 | 1975 | 1974 | 1973 | 1972 | 1971 | 1970 | 1969 | 1968 | 1967 | 1966 | 1965 | 1964 | 1963 | 1962 | 1961 | 1960 | 1959 | 1958 | 1957 | 1956 | 1955 | 1954 | 1953 | 1952 | 1951 | 1950 | 1949 | 1948 | 1947 | 1946 | 1945 | 1944 | 1943 | 1942 | 1941 | 1940 | 1939 | 1938 | 1937 | 1936 | 1935 | 1934 | 1933 | 1932 | 1931 | 1930 | 1929 | 1928 | 1927 | 1926 | 1925 | 1924 | 1923 | 1922 | 1921 | 1920 | 1919 | 1918 | 1917 | 1916 | 1915 | 1914 | 1913 | 1912 | 1911 | 1910 | 1909 | 1908 | 1907 | 1906 | 1905 | 1904 | 1903 | 1902 | 1901 | 1900 | 1899 | 1898 | 1897 | 1896 | 1895 | 1894 | 1893 | 1892 | 1891 | 1890 | 1889 | 1888 | 1887 | 1886 | 1885 | 1884 | 1883 | 1882 | 1881 | 1880 | 1879 | 1878 | 1877 | 1876 | 1875 | 1874 | 1873 | 1872 | 1871 | 1870 | 1869 | 1868 | 1867 | 1866 | 1865 | 1864 | 1863 | 1862 | 1861 | 1860 | 1859 | 1858 | 1857 | 1856 | 1855 | 1854 | 1853 | 1852 | 1851 | 1850 | 1849 | 1848 | 1847 | 1846 | 1845 | 1844 | 1843 | 1842 | 1841 | 1840 | 1839 | 1838 | 1837 | 1836 | 1835 | 1834 | 1833 | 1832 | 1831 | 1830 | 1829 | 1828 | 1827 | 1826 | 1825 | 1824 | 1823 | 1822 | 1821 | 1820 | 1819 | 1818 | 1817 | 1816 | 1815 | 1814 | 1813 | 1812 | 1811 | 1810 | 1809 | 1808 | 1807 | 1806 | 1805 | 1804 | 1803 | 1802 | 1801 | 1800 | 1799 | 1798 | 1797 | 1796 | 1795 | 1794 | 1793 | 1792 | 1791 | 1790 | 1789 | 1788 | 1787 | 1786 | 1785 | 1784 | 1783 | 1782 | 1781 | 1780 | 1779 | 1778 | 1777 | 1776 | 1775 | 1774 | 1773 | 1772 | 1771 | 1770 | 1769 | 1768 | 1767 | 1766 | 1765 | 1764 | 1763 | 1762 | 1761 | 1760 | 1759 | 1758 | 1757 | 1756 | 1755 | 1754 | 1753 | 1752 | 1751 | 1750 | 1749 | 1748 | 1747 | 1746 | 1745 | 1744 | 1743 | 1742 | 1741 | 1740 | 1739 | 1738 | 1737 | 1736 | 1735 | 1734 | 1733 | 1732 | 1731 | 1730 | 1729 | 1728 | 1727 | 1726 | 1725 | 1724 | 1723 | 1722 | 1721 | 1720 | 1719 | 1718 | 1717 | 1716 | 1715 | 1714 | 1713 | 1712 | 1711 | 1710 | 1709 | 1708 | 1707 | 1706 | 1705 | 1704 | 1703 | 1702 | 1701 | 1700 | 1699 | 1698 | 1697 | 1696 | 1695 | 1694 | 1693 | 1692 | 1691 | 1690 | 1689 | 1688 | 1687 | 1686 | 1685 | 1684 | 1683 | 1682 | 1681 | 1680 | 1679 | 1678 | 1677 | 1676 | 1675 | 1674 | 1673 | 1672 | 1671 | 1670 | 1669 | 1668 | 1667 | 1666 | 1665 | 1664 | 1663 | 1662 | 1661 | 1660 | 1659 | 1658 | 1657 | 1656 | 1655 | 1654 | 1653 | 1652 | 1651 | 1650 | 1649 | 1648 | 1647 | 1646 | 1645 | 1644 | 1643 | 1642 | 1641 | 1640 | 1639 | 1638 | 1637 | 1636 | 1635 | 1634 | 1633 | 1632 | 1631 | 1630 | 1629 | 1628 | 1627 | 1626 | 1625 | 1624 | 1623 | 1622 | 1621 | 1620 | 1619 | 1618 |
|---------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
|---------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|

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|  |                                     |  |  |  |  |  |  |  |  |  |  |  |  |
|--|-------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|
|  | Multifamily and Commercial Mortgage |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Commercial Real Estate              |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Commercial & Industrial - Non-RE    |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Auto & Consumer                     |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Total                               |  |  |  |  |  |  |  |  |  |  |  |  |

|        |                         |  |  |  |  |
|--------|-------------------------|--|--|--|--|
|        | Balance at July 1, 2024 |  |  |  |  |
| \$     |                         |  |  |  |  |
|        |                         |  |  |  |  |
| 16,943 |                         |  |  |  |  |
|        |                         |  |  |  |  |
|        |                         |  |  |  |  |
| \$     |                         |  |  |  |  |
|        |                         |  |  |  |  |
| 70,771 |                         |  |  |  |  |
|        |                         |  |  |  |  |
| \$     |                         |  |  |  |  |

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|                                                                                                                                    |  |                                                                                                                                  |  |
|------------------------------------------------------------------------------------------------------------------------------------|--|----------------------------------------------------------------------------------------------------------------------------------|--|
| height:100%">464                                                                                                                   |  |                                                                                                                                  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(1,806)</span> |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">7,252</span> |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,555</span>   |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,035</span> |  |
|                                                                                                                                    |  |                                                                                                                                  |  |

[illegible]

[illegible]

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">46 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,004 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td>



[illegible]

[illegible]

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Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%">263,854 </span></td><td style="background-color: #cceeef; border-bottom: 2pt solid #000; border-top: 1pt solid #000000; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td></tr></table></div><div style="margin-bottom: 3pt; margin-top: 9pt; text-align: justify"><table style="border-collapse: collapse; display: inline-table; margin-bottom: 5pt; vertical-align: text-bottom; width: 99.269%"><tr><td style="width: 1.0%"></td><td style="width: 20.844%"></td><td style="width: 0.1%"></td><td style="width: 1.0%"></td><td style="width: 11.418%"></td><td style="width: 0.1%"></td><td style="width: 0.1%"></td><td style="width: 0.389%"></td><td style="width: 0.1%"></td><td style="width: 1.0%"></td><td style="width: 11.418%"></td><td style="width: 0.1%"></td><td style="width: 0.1%"></td><td style="width: 0.389%"></td><td style="width: 0.1%"></td><td style="width: 1.0%"></td><td style="width: 11.418%"></td><td style="width: 0.1%"></td><td style="width: 0.1%"></td><td style="width: 0.389%"></td><td style="width: 0.1%"></td><td style="width: 1.0%"></td><td style="width: 11.418%"></td><td style="width: 0.1%"></td><td style="width: 0.1%"></td><td style="width: 0.389%"></td><td style="width: 0.1%"></td><td style="width: 1.0%"></td><td style="width: 11.418%"></td><td style="width: 0.1%"></td><td colspan="3" style="display: none"></td><td colspan="3" style="display: none"></td><td style="width: 0.1%"></td><td style="width: 0.389%"></td><td style="width: 0.1%"></td><td colspan="3" style="display: none"></td><td colspan="3" style="display: none"></td><td style="width: 1.0%"></td><td style="width: 11.421%"></td><td style="width: 0.1%"></td></tr><tr><td colspan="3" style="display: none"></td><td colspan="3" style="display: none"></td><td colspan="3" style="display: none"></td></tr></table>

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|                                  |  |  |
|----------------------------------|--|--|
| Commercial Mortgage              |  |  |
| Commercial Real Estate           |  |  |
| Commercial & Industrial - Non-RE |  |  |
| Auto & Consumer                  |  |  |
|                                  |  |  |
|                                  |  |  |
|                                  |  |  |
| Total                            |  |  |
| <div><span></span></div>         |  |  |

**Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Balance at July 1, 2023</span></div></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">17,503 </span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6e6ff;padding:0 1pt"></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">16,848 </span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6e6ff;padding:0 1pt"></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">72,755 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">46,347 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">13,227 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeef;border-top:1pt solid |
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color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(974)</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(1,400)</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">8,245 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(111)</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

|             |  |  |  |  |  |
|-------------|--|--|--|--|--|
| 5,750       |  |  |  |  |  |
| Charge-offs |  |  |  |  |  |
| (80)        |  |  |  |  |  |
|             |  |  |  |  |  |
| —           |  |  |  |  |  |
|             |  |  |  |  |  |
| —           |  |  |  |  |  |

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| 13  |  |  |  |  |
| —   |  |  |  |  |
| —   |  |  |  |  |
| —   |  |  |  |  |
| 788 |  |  |  |  |
|     |  |  |  |  |

|                               |  |  |  |
|-------------------------------|--|--|--|
|                               |  |  |  |
|                               |  |  |  |
| 801                           |  |  |  |
| Balance at September 30, 2023 |  |  |  |
| \$                            |  |  |  |
| 17,426                        |  |  |  |
|                               |  |  |  |
| \$                            |  |  |  |
|                               |  |  |  |

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The following tables present a summary of the activity in the allowance for credit losses for off-balance sheet lending commitments:

| Year ended | September 30, | 2023 | Year ended                       | September 30, | 2022 | Year ended | September 30, | 2021 | Year ended | September 30, | 2020 |
|------------|---------------|------|----------------------------------|---------------|------|------------|---------------|------|------------|---------------|------|
|            |               |      | Three Months Ended September 30, |               |      |            |               |      |            |               |      |
|            |               |      | (Dollars in thousands)           |               |      |            |               |      |            |               |      |
|            |               |      | 2024                             |               |      |            |               |      |            |               |      |

|                                                                                                                                                                       |                                                                                                                                              |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|--|
| 2023                                                                                                                                                                  |                                                                                                                                              |  |
| <div> <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Balance at July 1,</span> </div> |                                                                                                                                              |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span>                              | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">10,223</span> |  |
|                                                                                                                                                                       |                                                                                                                                              |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span>                              | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">10,473</span> |  |
|                                                                                                                                                                       |                                                                                                                                              |  |

|                                                                                            |                                    |                                   |
|--------------------------------------------------------------------------------------------|------------------------------------|-----------------------------------|
| <div> <span> Provision for credit losses - unfunded<br/>lending commitments </span> </div> | <div> <span> 2,500 </span> </div>  | <div> <span> 1,250 </span> </div> |
| <div> <span> Balance at September 30, </span> </div>                                       |                                    |                                   |
| <div> <span> \$ </span> </div>                                                             | <div> <span> 12,723 </span> </div> |                                   |

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***style="display:none"></td></tr></table></div>***  
***11500000 5750000 2500000 1250000 14000000 7000000***  
***16943000 70771000 87780000 76032000 9016000***  
***260542000 464000 -1806000 7252000 3555000 2035000***  
***11500000 0 3357000 0 3032000 2849000 9238000 46000***  
***0 0 0 1004000 1050000 17453000 65608000 95032000***  
***76555000 9206000 263854000 17503000 16848000***  
***72755000 46347000 13227000 166680000 -10000***  
***-974000 -1400000 8245000 -111000 5750000 80000 0 0 0***  
***2281000 2361000 13000 0 0 0 788000 801000 17426000***  
***15874000 71355000 54592000 11623000 170870000***  
***10223000 10473000 2500000 1250000 12723000***  
***11723000 <div style="margin-bottom:3pt;margin-top:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%">***  
***<tr><td style="width:1.0%"></td><td***  
***style="width:23.315%"></td><td style="width:0.1%">***  
***</td><td style="width:1.0%"></td><td***  
***style="width:10.888%"></td><td style="width:0.1%">***  
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***style="width:10.888%"></td><td style="width:0.1%">***  
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***style="width:0.530%"></td><td style="width:0.1%">***  
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***style="width:10.888%"></td><td style="width:0.1%">***  
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***style="width:0.530%"></td><td style="width:0.1%">***  
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***style="width:10.888%"></td><td style="width:0.1%">***  
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***style="width:0.530%"></td><td style="width:0.1%">***  
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***style="width:10.888%"></td><td style="width:0.1%">***  
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***style="width:0.530%"></td><td style="width:0.1%">***  
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***style="width:10.888%"></td><td style="width:0.1%">***  
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|----------------------------------|--|--|--|--|--|
| Commercial & Industrial - Non-RE |  |  |  |  |  |
| Auto & Consumer                  |  |  |  |  |  |
|                                  |  |  |  |  |  |
|                                  |  |  |  |  |  |
| Total                            |  |  |  |  |  |
| Performing                       |  |  |  |  |  |
| \$                               |  |  |  |  |  |
| 4,092,504                        |  |  |  |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,616,032 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6,215,663 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font- |
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family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,311,156 </span></td>  
<td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td  
style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td  
style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">413,781 </span></td><td  
style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3"  
style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,649,136 </span></td><td  
style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Nonaccrual</span></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">59,079 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">31,437 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">40,602 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">43,596 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

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**colspan="3" style="background-color:#cceeef;border-bottom:1pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,647,469 </span></td><td style="background-color:#cceeef;border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6,256,265 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid**

#000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,354,752 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">415,765 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,825,834 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="12"

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top:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%">  
<tr><td style="width:1.0%"></td><td style="width:23.169%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.888%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.888%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.888%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.888%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.888%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.041%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">June 30, 2024</span></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New

|                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |
|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| <i>Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:700;line-height:100%"&gt;(Dollars in thousands)</i> | <i><span style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"&gt;Single Family-Mortgage &amp; Warehouse&lt;/span&gt;&lt;/td&gt;&lt;td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"&gt;Multifamily and Commercial Mortgage&lt;/span&gt;&lt;/td&gt;&lt;td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"&gt;Commercial Real Estate&lt;/span&gt;&lt;/td&gt;&lt;td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"&gt;Commercial &amp; Industrial - Non-RE&lt;/span&gt;&lt;/td&gt;&lt;td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"&gt;Auto &amp; Consumer&lt;/span&gt;&lt;/td&gt;&lt;td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;td colspan="3"&gt;</span></i> |  |  |
|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|



|           |  |  |            |  |  |    |  |  |
|-----------|--|--|------------|--|--|----|--|--|
|           |  |  |            |  |  |    |  |  |
| Total     |  |  | Performing |  |  | \$ |  |  |
| 4,133,121 |  |  | 3,826,877  |  |  |    |  |  |

|  |    |           |    |           |    |
|--|----|-----------|----|-----------|----|
|  | \$ | 6,062,520 | \$ | 5,237,746 | \$ |
|--|----|-----------|----|-----------|----|

|                                                                                                                                       |  |  |  |  |  |  |  |  |  |  |  |                                                                                                                                   |                                                                                                                               |  |  |                                                                                                                                       |  |  |  |                                                                                                                                   |  |  |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|-----------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|--|--|---------------------------------------------------------------------------------------------------------------------------------------|--|--|--|-----------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|
|                                                                                                                                       |  |  |  |  |  |  |  |  |  |  |  |                                                                                                                                   | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,689,452</span> |  |  |  |                                                                                                                                   |  |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Nonaccrual</span> |  |  |  |  |  |  |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">45,711</span> |                                                                                                                               |  |  |                                                                                                                                       |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">45,711</span> |  |  |  |  |

[illegible]

|         |    |           |
|---------|----|-----------|
| 113,359 |    |           |
| Total   | \$ | 4,178,832 |
|         |    |           |
| \$      |    | 3,861,931 |

|  |    |           |    |           |    |
|--|----|-----------|----|-----------|----|
|  | \$ | 6,088,622 | \$ | 5,241,766 | \$ |
|--|----|-----------|----|-----------|----|

|         |            |  |  |                                            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|---------|------------|--|--|--------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 431,660 |            |  |  |                                            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| \$      | 19,802,811 |  |  | <div>Nonaccrual loans to total loans</div> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|         |            |  |  |                                            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|         |            |  |  |                                            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|         |            |  |  |                                            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|         |            |  |  |                                            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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Credit Quality Indicators.
  
The Company categorizes loans into risk categories based on relevant information about the ability of borrowers to service their debt such as:

- current financial information,
- historical payment experience,
- credit documentation,
- public information and



current economic trends. In addition to the borrower's primary source of repayment, in its risk rating process the Company considers all available sources of repayment, including obligor guaranties and liquidations of pledged collateral, where individually or together such sources would fully repay the loan on a timely basis. The Company analyzes loans individually by classifying the loans based on credit risk. The Company uses the following internally-defined risk ratings.

Pass. Loans where repayment in full is expected through any of the borrower's sources of repayment.

Special Mention  
. Loans where any credit risk is not considered significant yet require management's attention given certain currently identified characteristics of the borrower, collateral securing the loan and the obligor's net worth and paying capacity. If the identified credit risks are not adequately monitored or mitigated, the loan may weaken and the Company's credit position with respect to the loan may deteriorate in the future.

***Substandard***

***.***

***Loans where currently identified characteristics of the borrower, collateral securing the loan and the obligor's net worth and paying capacity, taken together, could jeopardize the repayment of the debt. A loan not fully supported by at least one available source of repayment and involves a distinct possibility that the Company will sustain some loss in that loan if the weakness is not cured. A loan supported by a guaranty, collateral sufficient to incentivize a sale or refinance, or cash flow that is sufficient for timely repayment in full will not be classified as substandard even if the loan has a well-defined weakness in other sources of repayment.***

***Doubtful***

***.***

***Loans reflecting the same characteristics as those classified as substandard, but for which repayment in full in accordance with the contractual terms is currently considered highly unlikely.***

***The Company reviews and grades loans following a continuous review process, featuring coverage of all loan types and business lines at least quarterly.***



[illegible]

|                                              |  |  |
|----------------------------------------------|--|--|
| <div><div>Total</div></div>                  |  |  |
| <div><div>(Dollars in thousands)</div></div> |  |  |
| 2025                                         |  |  |
| 2024                                         |  |  |
| 2023                                         |  |  |
| 2022                                         |  |  |
| 2021                                         |  |  |

|                                    |
|------------------------------------|
| Prior                              |
| Single Family Mortgage & Warehouse |

|         |      |  |  |
|---------|------|--|--|
|         |      |  |  |
|         |      |  |  |
|         | Pass |  |  |
| \$      |      |  |  |
| 123,052 |      |  |  |
|         |      |  |  |
| \$      |      |  |  |
| 434,335 |      |  |  |
|         |      |  |  |
| \$      |      |  |  |

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[illegible]

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color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,394 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">34,621 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">78,389 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-

**align:left;vertical-align:middle"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">Substandard</span></td><td colspan="2"**  
**style="background-color:#ffffff;padding:2px 0 2px**  
**1pt;text-align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">— </span></td><td style="background-**  
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**style="background-color:#ffffff;padding:0 1pt"></td><td**  
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**colspan="2" style="background-color:#ffffff;padding:2px**  
**0 2px 1pt;text-align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">1,085 </span></td><td**  
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**color:#ffffff;padding:2px 0 2px 1pt;text-**  
**align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">9,668 </span></td><td**  
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**colspan="3" style="background-color:#ffffff;padding:0**  
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***align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">49,428 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">60,181 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New***

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***align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New***

|           |  |  |
|-----------|--|--|
| Total     |  |  |
|           |  |  |
| 123,052   |  |  |
|           |  |  |
| 465,335   |  |  |
|           |  |  |
| 551,156   |  |  |
|           |  |  |
| 1,188,626 |  |  |
|           |  |  |



|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| <div>#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;481,624 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;996,502 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;345,288 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;td colspan="3" style="display:none"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"&gt;4,151,583&lt;/span&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt; &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt</div> |
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align:left;vertical-align:middle"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">Year-to-date gross charge-offs</span>  
</td><td colspan="2" style="background-  
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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| height:100%">493,090 </span></td><td style="background-color:#eceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#eceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#eceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,221,788 </span></td><td style="background-color:#eceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#eceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#eceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#eceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#eceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#eceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,428,287 </span></td><td style="background-color:#eceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Special Mention</span></td><td colspan="12"></td></tr></table> |
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| 923,047 |  |  |  |  |  |
| 465,232 |  |  |  |  |  |
| 151,653 |  |  |  |  |  |
| 42,580  |  |  |  |  |  |
| 31,291  |  |  |  |  |  |

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| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,284 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">22,741 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Substandard</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">243 </span></td><td style="background- |  |
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color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">32,942 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">128,295 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,989 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
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| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">42,165 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">206,634 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Doubtful</span></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background- |  |
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| <div>3,346,103</div>           |  |  |  |
| 5,354,752                      |  |  |  |
| Year-to-date gross charge-offs |  |  |  |
| —                              |  |  |  |
|                                |  |  |  |



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***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">275 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">390 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">69 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">26 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-***

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|                                                                                                                                                   |  |  |                                                                                                                                         |  |  |  |  |  |  |  |  |                                                                                                                                         |  |  |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">794</span> |  |  |                                                                                                                                         |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Substandard</span> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">—</span> |  |  |  |  |  |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">9</span> |  |  |  |  |  |                                                                                                                                           |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">9</span> |  |  |

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|------------------|--|--|--|-------|--|--|--|--|--|
| height:100%">567 |  |  |  |       |  |  |  |  |  |
|                  |  |  |  | 1,108 |  |  |  |  |  |
|                  |  |  |  | 234   |  |  |  |  |  |
|                  |  |  |  | 175   |  |  |  |  |  |
|                  |  |  |  | —     |  |  |  |  |  |



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***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
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| #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">160,450 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">38,577 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">22,179 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td> |
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|                                |         |     |
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|                                | 415,765 |     |
| Year-to-date gross charge-offs | —       | 197 |

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| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">626 </span></td><td style="background-color:#e6f2ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6f2ff;padding:0 1pt"></td><td colspan="2" style="background-color:#e6f2ff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,354 </span></td><td style="background-color:#e6f2ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6f2ff;padding:0 1pt"></td><td colspan="2" style="background-color:#e6f2ff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">494 </span></td><td style="background-color:#e6f2ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6f2ff;padding:0 1pt"></td><td colspan="2" style="background-color:#e6f2ff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">178 </span></td><td style="background-color:#e6f2ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6f2ff;padding:0 1pt"></td><td colspan="2" style="background-color:#e6f2ff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New |
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color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,740,544 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,193,183 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,232,997 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,516,795 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2"

style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">19,073,711 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Special Mention</span></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">107,923 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">24,435 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

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| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">291,716 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Substandard</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">252 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">58,368 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 |
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| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">450,407</span>  |  |  |
|                                                                                                                                     |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Doubtful</span> |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span>        |  |  |
|                                                                                                                                     |  |  |
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| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span>        |  |  |
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| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span>        |  |  |
|                                                                                                                                     |  |  |

0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">10,000 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New

|                                                                  |  |  |  |
|------------------------------------------------------------------|--|--|--|
| 10,000                                                           |  |  |  |
| <div> <div>Total</div> <div>\$</div> <div>1,084,949</div> </div> |  |  |  |
| <div> <div>\$</div> <div>3,498,290</div> </div>                  |  |  |  |



|  |    |           |  |    |           |  |    |           |
|--|----|-----------|--|----|-----------|--|----|-----------|
|  | \$ | 2,997,931 |  | \$ | 3,990,222 |  | \$ | 1,252,794 |
|--|----|-----------|--|----|-----------|--|----|-----------|

|  |    |           |    |           |  |  |  |  |  |    |
|--|----|-----------|----|-----------|--|--|--|--|--|----|
|  | \$ | 2,434,494 | \$ | 4,567,154 |  |  |  |  |  | \$ |
|--|----|-----------|----|-----------|--|--|--|--|--|----|

|                             |  |  |  |  |  |
|-----------------------------|--|--|--|--|--|
|                             |  |  |  |  |  |
| 19,825,834                  |  |  |  |  |  |
| As a % of total gross loans |  |  |  |  |  |
| 5.5%                        |  |  |  |  |  |
| 17.6%                       |  |  |  |  |  |
| 15.1%                       |  |  |  |  |  |
| 20.1%                       |  |  |  |  |  |

|                                      |      |       |       |  |  |  |  |  |
|--------------------------------------|------|-------|-------|--|--|--|--|--|
|                                      | 6.3% | 12.3% | 23.1% |  |  |  |  |  |
| Total year-to-date gross charge-offs |      |       | \$    |  |  |  |  |  |

|                                                                                                                                           |                                                                                                                                          |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">—</span>   |                                                                                                                                          |  |  |
|                                                                                                                                           | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">197</span> |                                                                                                                                          |  |  |
|                                                                                                                                           |                                                                                                                                          |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span>  |                                                                                                                                          |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">626</span> |                                                                                                                                          |  |  |
|                                                                                                                                           |                                                                                                                                          |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span>  |                                                                                                                                          |  |  |

|    |       |  |  |  |    |       |  |  |  |    |       |
|----|-------|--|--|--|----|-------|--|--|--|----|-------|
| \$ | 1,354 |  |  |  | \$ | 1,526 |  |  |  | \$ | 3,535 |
|----|-------|--|--|--|----|-------|--|--|--|----|-------|

**style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,000 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">9,238 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:center"><table style="border-collapse:collapse;display:inline-table;margin-**

**bottom:5pt;vertical-align:text-bottom;width:99.707%">**  
**<tr><td style="width:1.0%"></td><td**  
**style="width:29.691%"></td><td style="width:0.1%">**  
**</td><td style="width:1.0%"></td><td**  
**style="width:6.671%"></td><td style="width:0.1%">**  
**</td><td style="width:0.1%"></td><td**  
**style="width:0.533%"></td><td style="width:0.1%">**  
**</td><td style="width:1.0%"></td><td**  
**style="width:6.964%"></td><td style="width:0.1%">**  
**</td><td style="width:0.1%"></td><td**  
**style="width:0.533%"></td><td style="width:0.1%">**  
**</td><td style="width:1.0%"></td><td**  
**style="width:7.551%"></td><td style="width:0.1%">**  
**</td><td style="width:0.1%"></td><td**  
**style="width:0.533%"></td><td style="width:0.1%">**  
**</td><td style="width:1.0%"></td><td**  
**style="width:6.671%"></td><td style="width:0.1%">**  
**</td><td style="width:0.1%"></td><td**  
**style="width:0.386%"></td><td style="width:0.1%">**  
**</td><td style="width:1.0%"></td><td**  
**style="width:6.671%"></td><td style="width:0.1%">**  
**</td><td style="width:0.1%"></td><td**  
**style="width:0.386%"></td><td style="width:0.1%">**  
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**style="width:6.671%"></td><td style="width:0.1%">**  
**</td><td style="width:0.1%"></td><td**  
**style="width:0.386%"></td><td style="width:0.1%">**  
**</td><td style="width:1.0%"></td><td**  
**style="width:6.964%"></td><td style="width:0.1%">**  
**</td><td style="width:0.1%"></td><td**  
**style="width:0.386%"></td><td style="width:0.1%">**  
**</td><td colspan="3" style="display:none"></td><td**  
**colspan="3" style="display:none"></td><td colspan="3"**  
**style="display:none"></td><td colspan="3"**  
**style="display:none"></td><td style="width:1.0%"></td>**  
**<td style="width:7.703%"></td><td style="width:0.1%">**  
**</td></tr><tr><td colspan="3" style="padding:0 1pt">**  
**</td><td colspan="45" style="padding:2px 1pt;text-**  
**align:center;vertical-align:bottom"><span**



|                                                                                   |  |  |
|-----------------------------------------------------------------------------------|--|--|
| June 30, 2024                                                                     |  |  |
| <div> <span>Loans Held for Investment by Fiscal Year of Origination</span> </div> |  |  |
| <div> <span>Revolving Loans</span> </div>                                         |  |  |
|                                                                                   |  |  |
|                                                                                   |  |  |
|                                                                                   |  |  |
|                                                                                   |  |  |
|                                                                                   |  |  |
| Total                                                                             |  |  |
| <span>(Dollars in thousands)</span>                                               |  |  |
| 2024                                                                              |  |  |

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|  |         |  |                 |  |  |        |           |  |
|--|---------|--|-----------------|--|--|--------|-----------|--|
|  | 256,778 |  |                 |  |  | \$     | 4,037,118 |  |
|  |         |  | Special Mention |  |  | 31,000 |           |  |
|  |         |  |                 |  |  |        |           |  |

[illegible]

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|        |  |  |  |
|--------|--|--|--|
| 283    |  |  |  |
| 6,728  |  |  |  |
| —      |  |  |  |
| 14,720 |  |  |  |
| 30,365 |  |  |  |

[illegible]

[illegible]

[illegible]

|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | weight:400;line-height:100%">590,343 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,231,447 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">487,797 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">312,358 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">777,287 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> |
|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[illegible]

***style="background-color:#cceeef;padding:0 1pt"></td>***  
***<td colspan="2" style="background-***  
***color:#cceeef;padding:2px 0 2px 1pt;text-***  
***align:right;vertical-align:bottom"><span***  
***style="color:#000000;font-family:'Times New***  
***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">— </span></td><td style="background-***  
***color:#cceeef;padding:2px 1pt 2px 0;text-***  
***align:right;vertical-align:bottom"></td><td colspan="3"***  
***style="background-color:#cceeef;padding:0 1pt"></td>***  
***<td colspan="2" style="background-***  
***color:#cceeef;padding:2px 0 2px 1pt;text-***  
***align:right;vertical-align:bottom"><span***  
***style="color:#000000;font-family:'Times New***  
***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">— </span></td><td style="background-***  
***color:#cceeef;padding:2px 1pt 2px 0;text-***  
***align:right;vertical-align:bottom"></td><td colspan="3"***  
***style="background-color:#cceeef;padding:0 1pt"></td>***  
***<td colspan="2" style="background-***  
***color:#cceeef;padding:2px 0 2px 1pt;text-***  
***align:right;vertical-align:bottom"><span***  
***style="color:#000000;font-family:'Times New***  
***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">— </span></td><td style="background-***  
***color:#cceeef;padding:2px 1pt 2px 0;text-***  
***align:right;vertical-align:bottom"></td><td colspan="3"***  
***style="background-color:#cceeef;padding:0 1pt"></td>***  
***<td colspan="2" style="background-***  
***color:#cceeef;padding:2px 0 2px 1pt;text-***

|                                     |  |  |  |  |
|-------------------------------------|--|--|--|--|
| 172                                 |  |  |  |  |
| —                                   |  |  |  |  |
|                                     |  |  |  |  |
|                                     |  |  |  |  |
| 172                                 |  |  |  |  |
| Multifamily and Commercial Mortgage |  |  |  |  |
|                                     |  |  |  |  |
|                                     |  |  |  |  |
|                                     |  |  |  |  |
|                                     |  |  |  |  |



[illegible]

|  |  |  |                                                                                                                                    |  |  |  |  |                                                                                                                                    |  |  |  |  |                                                                                                                                    |  |  |  |  |                                                                                                                                    |  |  |  |  |                                                                                                                                    |  |
|--|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|
|  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">994,004</span> |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">595,299</span> |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">510,341</span> |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">811,184</span> |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">510,341</span> |  |
|--|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|

[illegible]

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">46,194 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">17,478 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">9,011 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">10,277 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

|                                                                                                                                                   |  |  |  |  |  |  |  |  |  |         |  |                                                                                                                                         |  |  |  |  |                                                                                                                                              |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|---------|--|-----------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|----------------------------------------------------------------------------------------------------------------------------------------------|--|
| —                                                                                                                                                 |  |  |  |  |  |  |  |  |  | 112,285 |  |                                                                                                                                         |  |  |  |  |                                                                                                                                              |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Substandard</span> |  |  |  |  |  |  |  |  |  |         |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">—</span> |  |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">13,489</span> |  |

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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,052,707 </span></td>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">628,284 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">560,365 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">841,540 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font- |

|                                |  |  |  |  |  |  |  |  |  |  |  |  |           |  |  |  |  |   |  |
|--------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|-----------|--|--|--|--|---|--|
|                                |  |  |  |  |  |  |  |  |  |  |  |  | 3,861,931 |  |  |  |  |   |  |
| Year-to-date gross charge-offs |  |  |  |  |  |  |  |  |  |  |  |  | —         |  |  |  |  | — |  |

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">640 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

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|---------------------------------------------------------------------------------------------------------------------------------|--|--|--------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|
|                                                                                                                                 |  |  |                                                                                                                                      |  |  |  |  |  |  |  |                                                                                                                                      |  |  |  |  |  |  |  |                                                                                                                                      |  |  |  |  |  |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Pass</span> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,952,001</span> |  |  |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,419,399</span> |  |  |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,456,643</span> |  |  |  |  |  |  |  |

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**colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#eceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">27,452 </span></td><td style="background-color:#eceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Substandard</span></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,600 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">43,700 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px**

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***style="background-color:#cceeef;padding:0 1pt"></td>***  
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***color:#cceeef;padding:2px 0 2px 1pt;text-***  
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***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
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***<td colspan="2" style="background-***  
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***align:right;vertical-align:bottom"><span***  
***style="color:#000000;font-family:'Times New***  
***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
***height:100%">— </span></td><td style="background-***  
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***align:right;vertical-align:bottom"></td><td colspan="3"***  
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***Roman',sans-serif;font-size:8pt;font-weight:400;line-***  
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|---|--|--|-------|-----------|
|   |  |  |       |           |
| — |  |  | Total | 1,952,001 |
|   |  |  |       | 1,424,999 |
|   |  |  |       | 1,527,795 |

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color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">44,923 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">10,422 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">12,867 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,295,425 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2"

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| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,051,985 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Special Mention</span></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,613 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">731 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px |
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0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,818 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,349 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New

|             |  |  |
|-------------|--|--|
| 9,511       |  |  |
|             |  |  |
| Substandard |  |  |
| —           |  |  |
| 34,433      |  |  |
|             |  |  |
| 122,729     |  |  |
|             |  |  |

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height:100%">—</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td

colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Total</span></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">991,497 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">494,500 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">361,857 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">47,772 </span></td><td style="background-color:#cceeef;border-top:1pt solid

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| #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">10,422 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">15,855 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,319,863 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">5,241,766</span><span |
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|                                |  |   |
|--------------------------------|--|---|
|                                |  |   |
| Year-to-date gross charge-offs |  |   |
| —                              |  | — |
| —                              |  |   |
| —                              |  | — |
| —                              |  |   |
| —                              |  | — |
| —                              |  |   |
| —                              |  | — |
| —                              |  |   |

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|        |         |         |        |
|--------|---------|---------|--------|
| 65,766 | 114,615 | 177,043 | 43,287 |
|--------|---------|---------|--------|



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| <u>height:100%"&gt;Special Mention&lt;/span&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;33 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;213 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;422 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;176 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;padding:0 1pt"&gt;&lt;/td&gt;&lt;td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-</u> |
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**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">— </span></td><td style="background-**  
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**color:#cceeef;padding:2px 0 2px 1pt;text-**  
**align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">61 </span></td><td style="background-**  
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**1pt;text-align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">905 </span></td><td style="background-**  
**color:#cceeef;padding:2px 1pt 2px 0;text-**  
**align:right;vertical-align:bottom"></td></tr><tr><td**  
**colspan="3" style="background-color:#ffffff;padding:2px**  
**1pt 2px 7.75pt;text-align:left;vertical-align:middle">**  
**<span style="color:#000000;font-family:'Times New**

|             |  |  |
|-------------|--|--|
| Substandard |  |  |
| 142         |  |  |
| 547         |  |  |
| 1,264       |  |  |
| 410         |  |  |

height:100%">114 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">109 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,586 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Doubtful</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| </td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Total</span></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"></td></tr></table> |
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| </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">14,226 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">431,660</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:middle"><span |
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|                                |  |  |
|--------------------------------|--|--|
| Year-to-date gross charge-offs |  |  |
| 202                            |  |  |
|                                |  |  |
| 3,471                          |  |  |
|                                |  |  |
| 5,212                          |  |  |
|                                |  |  |
| 1,556                          |  |  |
|                                |  |  |

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| </td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,282,691 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,066,317 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,391,702 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">832,953 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 |
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| 142     |  |  |  |
| 54,352  |  |  |  |
| 186,930 |  |  |  |
| 21,948  |  |  |  |
| 55,847  |  |  |  |

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|----------------------|-------------|--|--|-------------|-------------|---------------|----------------------|-------------|-------------|-------------|---------------|----------------------|-------------|-------------|
| <div>3,568,319</div> | <div></div> |  |  | <div></div> | <div></div> | <div>\$</div> | <div>3,368,194</div> | <div></div> | <div></div> | <div></div> | <div>\$</div> | <div>4,352,535</div> | <div></div> | <div></div> |
|----------------------|-------------|--|--|-------------|-------------|---------------|----------------------|-------------|-------------|-------------|---------------|----------------------|-------------|-------------|

|  |    |           |  |    |         |  |    |           |  |
|--|----|-----------|--|----|---------|--|----|-----------|--|
|  | \$ | 1,433,787 |  | \$ | 904,402 |  | \$ | 1,732,247 |  |
|--|----|-----------|--|----|---------|--|----|-----------|--|

|                                                                                                                                                                   |  |  |  |  |  |  |  |  |  |                                                                                                                                          |  |                                                                                                                                                                |                                                                                                                                                  |  |  |                                                                                                                                                                |  |  |
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| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">4,443,327</span>                   |  |  |  |  |  |  |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">\$</span> |  |                                                                                                                                                                | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">19,802,811</span> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">&lt;/span&gt;&lt;/td&gt;</span> |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">As a % of total gross loans</span> |  |  |  |  |  |  |  |  |  |                                                                                                                                          |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">&lt;/span&gt;&lt;/td&gt;</span> |                                                                                                                                                  |  |  |                                                                                                                                                                |  |  |

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|--|-------|--|--|--|-------|--|--|--|--|--|-------|--|--|--|--|--|------|--|--|--|--|--|------|--|--|--|--|--|------|--|--|--|--|--|-------|--|--|
|  | 18.0% |  |  |  | 17.0% |  |  |  |  |  | 22.0% |  |  |  |  |  | 7.2% |  |  |  |  |  | 4.6% |  |  |  |  |  | 8.8% |  |  |  |  |  | 22.4% |  |  |
|--|-------|--|--|--|-------|--|--|--|--|--|-------|--|--|--|--|--|------|--|--|--|--|--|------|--|--|--|--|--|------|--|--|--|--|--|-------|--|--|



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|                                                                                                                                                                 |  |  |                                                                                                                               |  |  |                                                                                                                                |  |  |                                                                                                                               |  |  |                                                                                                                               |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">100.0%</span> |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Total year-to-date gross charge-offs</span> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">202</span> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> |  |  |                                                                                                                                   |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <div>family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;3,471 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$ &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;5,212 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$ &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;1,556 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span</div> |
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| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">943</span> |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">525</span> |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">—</span> |
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13500000 386000 678000 3893000 0 4284000 22741000  
0 243000 32942000 128295000 0 2989000 42165000  
206634000 0 0 0 10000000 0 0 0 10000000 201920000  
936790000 498560000 290626000 46473000 34280000  
3346103000 5354752000 0 0 0 0 1032000 0 2000000  
3032000 28400000 62125000 103149000 158952000  
38274000 21978000 0 412878000 0 34000 275000  
390000 69000 26000 0 794000 0 9000 567000 1108000  
234000 175000 0 2093000 0 0 0 0 0 0 28400000  
62168000 103991000 160450000 38577000 22179000 0  
415765000 0 197000 626000 1354000 494000 178000 0  
2849000 1084949000 3390115000 2915128000  
3740544000 1193183000 2232997000 4516795000  
19073711000 0 107923000 24435000 49472000  
18331000 87271000 4284000 291716000 0 252000  
58368000 190206000 41280000 114226000 46075000  
450407000 0 0 0 10000000 0 0 0 10000000 1084949000  
3498290000 2997931000 3990222000 1252794000  
2434494000 4567154000 19825834000 0.055 0.176 0.151  
0.201 0.063 0.123 0.231 1.000 0 197000 626000 1354000  
1526000 3535000 2000000 9238000 491822000  
590060000 1200230000 487132000 291047000  
720049000 256778000 4037118000 31000000 0  
24489000 665000 6591000 26873000 0 89618000 0  
283000 6728000 0 14720000 30365000 0 52096000 0 0 0  
0 0 0 0 0 522822000 590343000 1231447000 487797000  
312358000 777287000 256778000 4178832000 0 0 0 0 0  
172000 0 172000 36058000 700163000 994004000  
595299000 510341000 811184000 0 3647049000 0  
29325000 46194000 17478000 9011000 10277000 0  
112285000 0 13489000 12509000 15507000 41013000  
20079000 0 102597000 0 0 0 0 0 0 0 36058000  
742977000 1052707000 628284000 560365000  
841540000 0 3861931000 0 0 0 0 640000 0 0 640000  
1952001000 1419399000 1456643000 221061000  
7741000 53000000 866686000 5976531000 0 0 27452000  
0 0 0 0 27452000 0 5600000 43700000 5000000 0  
30339000 0 84639000 0 0 0 0 0 0 0 1952001000  
1424999000 1527795000 226061000 7741000 83339000

866686000 6088622000 0 0 0 0 0 0 0 991497000  
458454000 238397000 44923000 10422000 12867000  
3295425000 5051985000 0 1613000 731000 1818000 0 0  
5349000 9511000 0 34433000 122729000 1031000 0  
2988000 19089000 180270000 0 0 0 0 0 0 991497000  
494500000 361857000 47772000 10422000 15855000  
3319863000 5241766000 0 0 0 0 84000 0 84000  
65766000 114615000 177043000 43287000 13402000  
14056000 0 428169000 33000 213000 422000 176000 0  
61000 0 905000 142000 547000 1264000 410000 114000  
109000 0 2586000 0 0 0 0 0 0 65941000 115375000  
178729000 43873000 13516000 14226000 0 431660000  
202000 3471000 5212000 1556000 303000 269000 0  
11013000 3537144000 3282691000 4066317000  
1391702000 832953000 1611156000 4418889000  
19140852000 31033000 31151000 99288000 20137000  
15602000 37211000 5349000 239771000 142000  
54352000 186930000 21948000 55847000 83880000  
19089000 422188000 0 0 0 0 0 0 3568319000  
3368194000 4352535000 1433787000 904402000  
1732247000 4443327000 19802811000 0.180 0.170 0.220  
0.072 0.046 0.088 0.224 1.000 202000 3471000 5212000  
1556000 943000 525000 0 11909000

<div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following tables provide the aging of loans by portfolio segment:</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:center"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:31.550%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.784%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.532%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

[illegible]

|                                                                         |  |  |    |           |  |
|-------------------------------------------------------------------------|--|--|----|-----------|--|
| <div> <div>60-89 Days</div> <div>90+ Days</div> <div>Total</div> </div> |  |  |    |           |  |
|                                                                         |  |  |    |           |  |
| Single Family-Mortgage & Warehouse                                      |  |  | \$ | 4,059,299 |  |
|                                                                         |  |  |    |           |  |



|  |    |        |  |    |        |  |    |        |
|--|----|--------|--|----|--------|--|----|--------|
|  | \$ | 20,107 |  | \$ | 13,715 |  | \$ | 58,462 |
|--|----|--------|--|----|--------|--|----|--------|

|                                                                                                                                                                           |                                                                                                                                                 |                                                                                                                                              |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span>                                  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">4,151,583</span> |                                                                                                                                              |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Multifamily and Commercial Mortgage</span> |                                                                                                                                                 |                                                                                                                                              |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">3,572,637</span>                           |                                                                                                                                                 | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">29,631</span> |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">29,631</span>                              |                                                                                                                                                 | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">29,631</span> |  |  |

|                        |  |  |        |  |  |  |  |
|------------------------|--|--|--------|--|--|--|--|
| 9,648                  |  |  | 35,553 |  |  |  |  |
|                        |  |  |        |  |  |  |  |
| Commercial Real Estate |  |  |        |  |  |  |  |
| 6,179,503              |  |  |        |  |  |  |  |

[illegible]

style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,348,357 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6,395 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,354,752 </span></td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr>  
<td colspan="3" style="background-  
color:#cceeef;padding:2px 1pt;text-align:left;vertical-  
align:bottom"><span style="color:#000000;font-  
family:'Times New Roman',sans-serif;font-size:8pt;font-  
weight:400;line-height:100%">Auto &  
Consumer</span></td><td colspan="2"  
style="background-color:#cceeef;padding:2px 0 2px  
1pt;text-align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">408,728 </span></td><td  
style="background-color:#cceeef;padding:2px 1pt 2px  
0;text-align:right;vertical-align:bottom"></td><td  
colspan="3" style="background-color:#cceeef;padding:0  
1pt"></td><td colspan="2" style="background-  
color:#cceeef;padding:2px 0 2px 1pt;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">4,992 </span></td><td  
style="background-color:#cceeef;padding:2px 1pt 2px  
0;text-align:right;vertical-align:bottom"></td><td  
colspan="3" style="background-color:#cceeef;padding:0  
1pt"></td><td colspan="2" style="background-  
color:#cceeef;padding:2px 0 2px 1pt;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-  
height:100%">1,043 </span></td><td  
style="background-color:#cceeef;padding:2px 1pt 2px  
0;text-align:right;vertical-align:bottom"></td><td  
colspan="3" style="background-color:#cceeef;padding:0  
1pt"></td><td colspan="2" style="background-  
color:#cceeef;padding:2px 0 2px 1pt;text-  
align:right;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:400;line-

[illegible]

|  |    |            |  |  |  |    |        |  |  |  |    |        |  |  |  |
|--|----|------------|--|--|--|----|--------|--|--|--|----|--------|--|--|--|
|  | \$ | 19,568,524 |  |  |  | \$ | 68,735 |  |  |  | \$ | 29,406 |  |  |  |
|--|----|------------|--|--|--|----|--------|--|--|--|----|--------|--|--|--|



|                             |    |         |  |  |  |    |            |  |  |
|-----------------------------|----|---------|--|--|--|----|------------|--|--|
|                             | \$ | 159,169 |  |  |  | \$ | 19,825,834 |  |  |
| As a % of total gross loans |    |         |  |  |  |    |            |  |  |

|                  |  |  |  |
|------------------|--|--|--|
| <div>98.70</div> |  |  |  |
| %                |  |  |  |
| 0.35             |  |  |  |
| %                |  |  |  |
| 0.15             |  |  |  |
| %                |  |  |  |

1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">0.80 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">%</span></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">100 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">%</span></td></tr></table></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:center"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:31.550%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.784%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.532%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.784%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.532%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

[illegible]

|                                                   |  |  |  |  |  |                  |  |  |
|---------------------------------------------------|--|--|--|--|--|------------------|--|--|
| <div>90+ Days</div>                               |  |  |  |  |  | <div>Total</div> |  |  |
| <div>Single Family-Mortgage &amp; Warehouse</div> |  |  |  |  |  | <div>\$</div>    |  |  |
| <div>4,070,186</div>                              |  |  |  |  |  | <div>\$</div>    |  |  |

|  |        |  |  |  |    |        |  |  |  |    |        |  |  |  |
|--|--------|--|--|--|----|--------|--|--|--|----|--------|--|--|--|
|  | 46,387 |  |  |  | \$ | 18,401 |  |  |  | \$ | 43,858 |  |  |  |
|--|--------|--|--|--|----|--------|--|--|--|----|--------|--|--|--|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,178,832 </span></td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,795,387 </span></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">13,074 </span></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">8,554 </span></td></tr></table> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[illegible]



[illegible]

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| height:100%">5,240,734 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,032 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,241,766 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical- |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Auto & Consumer</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">424,555 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,644 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">996 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,465 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0**

|         |  |            |  |
|---------|--|------------|--|
| 431,660 |  |            |  |
|         |  |            |  |
| Total   |  |            |  |
| \$      |  | 19,555,332 |  |
|         |  |            |  |

[illegible]

|                             |    |            |        |
|-----------------------------|----|------------|--------|
|                             | \$ | 19,802,811 |        |
| As a % of total gross loans |    |            | 98.75% |

|                            |                        |  |  |
|----------------------------|------------------------|--|--|
| <div><div>0.33</div></div> | <div><div></div></div> |  |  |
| <div><div>%</div></div>    | <div><div></div></div> |  |  |
| <div><div>0.27</div></div> | <div><div></div></div> |  |  |
| <div><div>%</div></div>    | <div><div></div></div> |  |  |
| <div><div>0.65</div></div> | <div><div></div></div> |  |  |
| <div><div>%</div></div>    | <div><div></div></div> |  |  |

[illegible]



~~38202000 6088622000 5240734000 0 0 1032000  
5241766000 424555000 4644000 996000 1465000  
431660000 19555332000 64105000 53901000 129473000  
19802811000 0.9875 0.0033 0.0027 0.0065 1 34100000  
20200000 23000000 20100000 DERIVATIVES~~

<div style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">For additional information on the Company's derivative instruments, see Note 1</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:120%">—</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">“Organizations and Summary of Significant Accounting Policies”,</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> Note 3</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:120%">—</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">“Fair Value”</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> and Note 6</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:120%">—</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">“Derivatives”</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">in the 2024 Form 10-K and Note 2</span>

***Fair Value.***

The following table presents the notional amounts and fair values of the Company's derivative instruments. While the notional amounts give an indication of the volume of the Company's derivatives activity, the notional amounts significantly exceed, in the Company's view, the possible losses that could arise from such transactions. For most derivative contracts, the notional amount is not exchanged, rather it is a reference amount used to calculate payments. As of June 30, 2024, there were no derivatives designated in hedge accounting relationships.

|                                                   | Notional Amount | Fair Value    | Gross Notional Amount | Fair Value    | Gross Notional Amount | Fair Value    | Gross Notional Amount | Fair Value    |
|---------------------------------------------------|-----------------|---------------|-----------------------|---------------|-----------------------|---------------|-----------------------|---------------|
| Derivatives designated as hedging instruments     | \$1.0 billion   | \$0.1 million | \$1.0 billion         | \$0.1 million | \$1.0 billion         | \$0.1 million | \$1.0 billion         | \$0.1 million |
| Derivatives not designated as hedging instruments | \$9.7 billion   | \$0.1 million | \$9.7 billion         | \$0.1 million | \$9.7 billion         | \$0.1 million | \$9.7 billion         | \$0.1 million |
| Total                                             | \$10.7 billion  | \$0.2 million | \$10.7 billion        | \$0.2 million | \$10.7 billion        | \$0.2 million | \$10.7 billion        | \$0.2 million |

[illegible]

|  |                        |  |  |  |  |
|--|------------------------|--|--|--|--|
|  | (Dollars in thousands) |  |  |  |  |
|  | Notional Amount        |  |  |  |  |
|  | Derivative Assets      |  |  |  |  |
|  | Derivative Liabilities |  |  |  |  |
|  | Notional Amount        |  |  |  |  |
|  | Derivative Assets      |  |  |  |  |
|  | Derivative Liabilities |  |  |  |  |

**weight:700;line-height:100%">Derivative**  
**Liabilities</span></td></tr><tr><td colspan="3"**  
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**#000;padding:2px 1pt;text-align:left;vertical-**  
**align:bottom"><span style="color:#000000;font-**  
**family:'Times New Roman',sans-serif;font-size:8pt;font-**  
**weight:400;line-height:100%">Derivatives designated as**  
**hedging instruments</span></td><td colspan="3"**  
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**colspan="3" style="background-color:#ffffff;padding:2px**  
**1pt;text-align:left;vertical-align:bottom"><div**  
**style="padding-left:6pt"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">Interest rate contracts</span></div></td>**  
**<td style="background-color:#ffffff;padding:2px 0 2px**  
**1pt;text-align:left;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New**  
**Roman',sans-serif;font-size:8pt;font-weight:400;line-**  
**height:100%">\$</span></td><td style="background-**  
**color:#ffffff;padding:2px 0;text-align:right;vertical-**  
**align:bottom"><span style="color:#000000;font-**

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">400,000 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">401 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

|                                                                                                                                                                                         |  |  |  |                                                                                                                                          |                                                                                                                                         |  |  |  |  |                                                                                                                                          |                                                                                                                                         |
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|                                                                                                                                                                                         |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">—</span> |  |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">—</span> |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Derivatives not designated as hedging instruments</span> |  |  |  |                                                                                                                                          |                                                                                                                                         |  |  |  |  |                                                                                                                                          |                                                                                                                                         |

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[illegible]

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|-------------------|--|----|-----------|--|--|----|--------|--|--|
| Total derivatives |  | \$ | 2,916,173 |  |  | \$ | 66,172 |  |  |
|-------------------|--|----|-----------|--|--|----|--------|--|--|

|                                                                                                                                        |                                                                                                                                            |                                                                                                                                        |                                                                                                                                               |                                                                                                                                        |                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color: black; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: black; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">63,225</span> | <span style="color: black; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: black; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">2,435,874</span> | <span style="color: black; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: black; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">106,796</span> |
|----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|

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|                                                                                                                                    |  |  |
|------------------------------------------------------------------------------------------------------------------------------------|--|--|
|                                                                                                                                    |  |  |
|                                                                                                                                    |  |  |
| <div> <div>For the Three Months Ended September 30,</div> <div>(Dollars in thousands)</div> <div>2024</div> <div>2023</div> </div> |  |  |
| <div> <div>Amounts recorded in OCI</div> <div>\$</div> </div>                                                                      |  |  |

|                                          |     |  |  |
|------------------------------------------|-----|--|--|
|                                          | 553 |  |  |
|                                          | \$  |  |  |
|                                          | —   |  |  |
|                                          |     |  |  |
| Amounts reclassified from AOCl to income |     |  |  |
| —                                        |     |  |  |
|                                          |     |  |  |
|                                          |     |  |  |
| —                                        |     |  |  |

|                                |  |  |    |     |    |   |
|--------------------------------|--|--|----|-----|----|---|
| Total change in OCI for period |  |  | \$ | 553 | \$ | — |
|--------------------------------|--|--|----|-----|----|---|

**The Company did not experience any forecasted transactions that failed to occur during the three months ended September 30, 2024 or 2023. There are no amounts excluded from the assessment of hedge effectiveness.**

**At September 30, 2024, the Company expects that approximately \$2.1 million of pre-tax net gain related to cash flow hedges recorded in accumulated other comprehensive income (“AOCI”) will be recognized in income over the next 12 months. The maximum length of time over which forecasted transactions are hedged is approximately three years.**

**Derivatives not designated as hedging instruments**

**The following table presents the pre-tax gains/(losses) related to the Company’s derivative instrument activity recognized in the Condensed Consolidated Statements of Income:**

|  |  |  |  |  |
|--|--|--|--|--|
|  |  |  |  |  |
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|                          |  |  |         |
|--------------------------|--|--|---------|
| Banking and service fees |  |  |         |
|                          |  |  |         |
|                          |  |  |         |
|                          |  |  |         |
| \$                       |  |  |         |
|                          |  |  | (1,372) |
|                          |  |  |         |
|                          |  |  |         |
| \$                       |  |  |         |
|                          |  |  | 340     |
|                          |  |  |         |
|                          |  |  |         |

**Mortgage banking and servicing rights income**

|       |  |  |
|-------|--|--|
|       |  |  |
|       |  |  |
|       |  |  |
|       |  |  |
|       |  |  |
| (251) |  |  |
|       |  |  |
| 277   |  |  |

The following table presents the notional amounts and fair values of the Company's derivative instruments. While the notional amounts give an indication of the volume of the Company's derivatives activity, the notional amounts significantly exceed, in the Company's view, the possible losses that could arise from such transactions. For most derivative contracts, the notional amount is not exchanged, rather it is a reference amount used to calculate payments. As of June 30, 2024, there were no derivatives designated in hedge accounting relationships.

**align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%">**  
**<tr><td style="width:1.0%"></td><td style="width:31.458%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.655%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.381%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.655%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.381%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.655%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.381%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.655%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.381%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.655%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.381%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.662%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">September 30, 2024</span></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">June 30, 2024</span></td></tr>**

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| Fair Value |  |  |  |  |  |  |  |  |
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|                                                                                                                                                                                        |  |  |                                                                                                                               |  |  |                                                                                                                                    |  |  |  |  |  |  |  |  |                                                                                                                               |  |  |                                                                                                                                |  |  |  |  |  |  |  |  |  |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|-------------------------------------------------------------------------------------------------------------------------------|--|--|------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|-------------------------------------------------------------------------------------------------------------------------------|--|--|--------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|
|                                                                                                                                                                                        |  |  |                                                                                                                               |  |  |                                                                                                                                    |  |  |  |  |  |  |  |  |                                                                                                                               |  |  |                                                                                                                                |  |  |  |  |  |  |  |  |  |  |  |
| <div style="padding-left:6pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Interest rate contracts</span></div> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">400,000</span> |  |  |  |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">401</span> |  |  |  |  |  |  |  |  |  |  |  |

[illegible]



[illegible]

[illegible]

[illegible]

|  |    |        |  |  |  |  |    |        |  |  |  |    |
|--|----|--------|--|--|--|--|----|--------|--|--|--|----|
|  | \$ | 66,172 |  |  |  |  | \$ | 63,225 |  |  |  | \$ |
|--|----|--------|--|--|--|--|----|--------|--|--|--|----|

[illegible]

**The following table presents pre-tax gains/(losses) on derivative instruments used in cash flow hedge accounting relationships.**

|  |  |  | For the Three Months Ended September 30, |  |  |  |  |  |  |  |  |
|--|--|--|------------------------------------------|--|--|--|--|--|--|--|--|
|  |  |  | (Dollars in thousands)                   |  |  |  |  |  |  |  |  |
|  |  |  | 2024                                     |  |  |  |  |  |  |  |  |
|  |  |  |                                          |  |  |  |  |  |  |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">2023</span></td></tr><tr><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Amounts recorded in OCI</span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">553 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line- |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                          |  |  |  |
|------------------------------------------|--|--|--|
| Amounts reclassified from AOCI to income |  |  |  |
| —                                        |  |  |  |
| Total change in OCI for period           |  |  |  |
| \$                                       |  |  |  |
| 553                                      |  |  |  |



|  |                                                                                                                                          |                                                                                                                                         |  |
|--|------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|--|
|  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">—</span> |  |
|--|------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|--|

The following table presents the pre-tax gains/(losses) related to the Company's derivative instrument activity recognized in the Condensed Consolidated Statements of Income:

|       |       |       |       |  |  |       |  |  |       |  |  |       |  |  |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|--|--|-------|--|--|-------|--|--|-------|--|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| </td> | </td> | </td> | </td> |  |  | </td> |  |  | </td> |  |  | </td> |  |  | </td> | </td> | </td> | </td> | </td> | </td> | </td> | </td> | </td> |
| </td> |       |       |       |  |  |       |  |  |       |  |  |       |  |  |       |       |       |       |       |       |       |       |       |

|                          |  |  |                                          |  |  |      |  |  |  |  |  |  |  |  |  |  |  |
|--------------------------|--|--|------------------------------------------|--|--|------|--|--|--|--|--|--|--|--|--|--|--|
|                          |  |  | For the Three Months Ended September 30, |  |  |      |  |  |  |  |  |  |  |  |  |  |  |
|                          |  |  | (Dollars in thousands)                   |  |  |      |  |  |  |  |  |  |  |  |  |  |  |
|                          |  |  | 2024                                     |  |  | 2023 |  |  |  |  |  |  |  |  |  |  |  |
| Banking and service fees |  |  |                                          |  |  |      |  |  |  |  |  |  |  |  |  |  |  |
|                          |  |  |                                          |  |  |      |  |  |  |  |  |  |  |  |  |  |  |
|                          |  |  |                                          |  |  |      |  |  |  |  |  |  |  |  |  |  |  |

|                                              |    |         |  |  |    |     |  |  |  |  |
|----------------------------------------------|----|---------|--|--|----|-----|--|--|--|--|
|                                              | \$ | (1,372) |  |  | \$ | 340 |  |  |  |  |
| Mortgage banking and servicing rights income |    |         |  |  |    |     |  |  |  |  |
|                                              |    |         |  |  |    |     |  |  |  |  |

**family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">>(251)</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">>277 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div> 553000 0 0 0 553000 0 2100000 P3Y -1372000 340000 Mortgage banking and servicing rights income Mortgage banking and servicing rights income -251000 277000 OFFSETTING OF DERIVATIVES AND SECURITIES FINANCING AGREEMENTS<div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">>The Company enters into derivatives transactions as part of its mortgage banking activities, makes markets in interest rate swap and cap derivatives to facilitate customer demand, and enters into securities borrowed and securities loaned transactions to facilitate customer match-book activity, cover short positions and support customer securities lending. For additional information on offsetting see Note 7</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:120%">>—</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">>“Offsetting of Derivatives and Securities Financing Agreements” </span><span style="color:#000000;font-family:'Times New**

**Roman'**,sans-serif;font-size:10pt;font-weight:400;line-height:120%">in the 2024 Form 10-K.</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following tables present information about the offsetting of these instruments and related collateral amounts:</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.157%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.187%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">September 30, 2024</span></td></tr>  
<tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-style:italic;font  
weight:700;line-height:100%">(Dollars in thousands)  
</span></td><td colspan="3" style="border-top:1pt solid  
#000000;padding:2px 1pt;text-align:center;vertical  
align:bottom"><span style="color:#000000;font  
family:'Times New Roman',sans-serif;font-size:8pt;font  
weight:700;line-height:100%">Gross Assets /  
Liabilities</span></td><td colspan="3" style="border  
top:1pt solid #000000;padding:0 1pt"></td><td  
colspan="3" style="border-top:1pt solid  
#000000;padding:2px 1pt;text-align:center;vertical  
align:bottom"><span style="color:#000000;font  
family:'Times New Roman',sans-serif;font-size:8pt;font  
weight:700;line-height:100%">Amounts Offset</span>  
</td><td colspan="3" style="border-top:1pt solid  
#000000;padding:0 1pt"></td><td colspan="3"  
style="border-top:1pt solid #000000;padding:2px  
1pt;text-align:center;vertical-align:bottom"><span  
style="color:#000000;font-family:'Times New  
Roman',sans-serif;font-size:8pt;font-weight:700;line  
height:100%">Net Balance Sheet Amount</span></td>  
<td colspan="3" style="border-top:1pt solid  
#000000;padding:0 1pt"></td><td colspan="3"  
style="border-top:1pt solid #000000;padding:2px  
1pt;text-align:left;vertical-align:bottom"><div style="text  
align:center"><span style="color:#000000;font  
family:'Times New Roman',sans-serif;font-size:8pt;font  
weight:700;line-height:100%">Amounts Not  
Offset</span><span style="color:#000000;font  
family:'Times New Roman',sans-serif;font-size:5.2pt;font  
weight:700;line  
height:100%;position:relative;top:-2.8pt;vertical  
align:baseline">1</span></div></td><td colspan="3"  
style="border-top:1pt solid #000000;padding:0 1pt">  
</td><td colspan="3" style="display:none"></td><td

[illegible]

[illegible]



|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"><td colspan="3" style="display:none"><td colspan="3" style="display:none"><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Other Assets — Derivative Assets</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">66,172</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text- |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

[illegible]

|                     |  |  |  |  |  |
|---------------------|--|--|--|--|--|
| <b>Liabilities:</b> |  |  |  |  |  |
|                     |  |  |  |  |  |
|                     |  |  |  |  |  |
|                     |  |  |  |  |  |
|                     |  |  |  |  |  |
|                     |  |  |  |  |  |
|                     |  |  |  |  |  |
|                     |  |  |  |  |  |
|                     |  |  |  |  |  |
|                     |  |  |  |  |  |
| Securities loaned   |  |  |  |  |  |
| \$                  |  |  |  |  |  |
|                     |  |  |  |  |  |
| \$                  |  |  |  |  |  |
|                     |  |  |  |  |  |

color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">95,883 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">95,883 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

|                                                                 |  |  |  |
|-----------------------------------------------------------------|--|--|--|
| \$                                                              |  |  |  |
|                                                                 |  |  |  |
| Accounts Payable and Other Liabilities — Derivative Liabilities |  |  |  |
| 63,225                                                          |  |  |  |
|                                                                 |  |  |  |
| 63,225                                                          |  |  |  |

[illegible]

[illegible]

|                          |  |  |                    |  |  |
|--------------------------|--|--|--------------------|--|--|
| Net Balance Sheet Amount |  |  |                    |  |  |
|                          |  |  | Amounts Not Offset |  |  |
| 1                        |  |  |                    |  |  |
| Net Assets / Liabilities |  |  |                    |  |  |
| Assets:                  |  |  |                    |  |  |
|                          |  |  |                    |  |  |
|                          |  |  |                    |  |  |
|                          |  |  |                    |  |  |
|                          |  |  |                    |  |  |
|                          |  |  |                    |  |  |



[illegible]

|                                                                                                                                    |                                                                                                                                        |       |       |  |  |                                                                                                                                    |                                                                                                                                        |       |       |  |  |       |  |  |       |  |  |                                                                                                                                    |                                                                                                                                   |       |
|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-------|-------|--|--|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-------|-------|--|--|-------|--|--|-------|--|--|------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|-------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td> | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">67,212</span></td> | </td> | </td> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td> | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">67,212</span></td> | </td> | </td> |  |  | </td> |  |  | </td> |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td> | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td> | </td> |
|                                                                                                                                    |                                                                                                                                        |       |       |  |  |                                                                                                                                    |                                                                                                                                        |       |       |  |  |       |  |  |       |  |  |                                                                                                                                    |                                                                                                                                   |       |

color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:6pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Other Assets — Derivative Assets</span></div></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">106,796 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">106,796 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">18,524 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px

[illegible]

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">74,177 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">74,177 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span***

|                                                                 |    |        |  |  |  |  |  |  |         |
|-----------------------------------------------------------------|----|--------|--|--|--|--|--|--|---------|
|                                                                 | \$ | 74,177 |  |  |  |  |  |  |         |
|                                                                 |    |        |  |  |  |  |  |  |         |
| Accounts Payable and Other Liabilities — Derivative Liabilities |    |        |  |  |  |  |  |  | 102,949 |
|                                                                 |    |        |  |  |  |  |  |  |         |

[illegible]

Amounts not offset reflect cash collateral received on Derivative Assets of \$5.2 million and \$18.1 million as of September 30, 2024 and June 30, 2024, respectively, and cash collateral placed on Derivative Liabilities of \$0.6 million as of September 30, 2024. There was no cash collateral placed on Derivative Liabilities as of June 30, 2024.

The securities loaned transactions represent equities with an overnight and open maturity classification as of both periods presented.

The following tables present information about the offsetting of these instruments and related collateral amounts:

|  |  |  |  |  |
|--|--|--|--|--|
|  |  |  |  |  |
|--|--|--|--|--|



[illegible]

**family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Amounts Offset</span>**

|                |  |  |                                                                |  |  |  |  |  |
|----------------|--|--|----------------------------------------------------------------|--|--|--|--|--|
|                |  |  | <b>Net Balance Sheet Amount</b>                                |  |  |  |  |  |
|                |  |  | <div style="text-align:center"><b>Amounts Not Offset</b></div> |  |  |  |  |  |
|                |  |  | <b>Net Assets / Liabilities</b>                                |  |  |  |  |  |
| <b>Assets:</b> |  |  |                                                                |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|----|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|---------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|----|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|----|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | Securities borrowed |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 84,326 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |                     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

|   |  |  |  |    |        |  |  |  |    |        |  |  |  |  |  |    |
|---|--|--|--|----|--------|--|--|--|----|--------|--|--|--|--|--|----|
| — |  |  |  | \$ | 84,326 |  |  |  | \$ | 84,326 |  |  |  |  |  | \$ |
|---|--|--|--|----|--------|--|--|--|----|--------|--|--|--|--|--|----|

color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Other Assets — Derivative Assets</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">66,172 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">66,172 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0

[illegible]

[illegible]

|                                                                                                                                                                               |  |  |                                                                                                                                                              |                                                                                                                                          |                                                                                                                                              |  |  |  |  |  |  |  |  |  |  |                                                                                                                                          |                                                                                                                                         |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|--|
| 95,883                                                                                                                                                                        |  |  |                                                                                                                                                              | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">95,883</span> |  |  |  |  |  |  |  |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">—</span> |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Accounts Payable and Other Liabilities—</span> |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Derivative Liabilities</span> |                                                                                                                                          |                                                                                                                                              |  |  |  |  |  |  |  |  |  |  |                                                                                                                                          |                                                                                                                                         |  |



***align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">63,225 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">63,225 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,757 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td***

colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">61,468 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-top:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.157%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.187%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

|                            |  |  |
|----------------------------|--|--|
| June 30, 2024              |  |  |
| (Dollars in thousands)     |  |  |
| Gross Assets / Liabilities |  |  |
| Amounts Offset             |  |  |
| Net Balance Sheet Amount   |  |  |
| Amounts Not Offset         |  |  |
| 1                          |  |  |
|                            |  |  |
|                            |  |  |

[illegible]

|  |    |        |  |    |   |  |    |        |  |    |
|--|----|--------|--|----|---|--|----|--------|--|----|
|  | \$ | 67,212 |  | \$ | — |  | \$ | 67,212 |  | \$ |
|--|----|--------|--|----|---|--|----|--------|--|----|

[illegible]

***align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">106,796 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">18,524 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">88,272 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-***

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color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">74,177 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">74,177 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

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|--------------------------------------------------------------------|--|---------|--|--|---|--|--|--|---------|--|
| \$                                                                 |  |         |  |  |   |  |  |  |         |  |
| —                                                                  |  |         |  |  |   |  |  |  |         |  |
| Accounts Payable and Other Liabilities —<br>Derivative Liabilities |  | 102,949 |  |  | — |  |  |  | 102,949 |  |

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| 414     |  |  |
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| 102,535 |  |  |
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<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following tables present information about the offsetting of these instruments and related collateral amounts:</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.157%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.187%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">September 30, 2024</span></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:

***align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:700;line-height:100%">(Dollars in thousands)</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Gross Assets / Liabilities</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Amounts Offset</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Net Balance Sheet Amount</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Amounts Not Offset</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:700;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline">1</span></div></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px***

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|----------------------------------|--------|--|--|--|----|--|---|--|--|
|                                  | 84,326 |  |  |  | \$ |  | — |  |  |
| Other Assets — Derivative Assets |        |  |  |  |    |  |   |  |  |
|                                  | 66,172 |  |  |  |    |  |   |  |  |



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|  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">95,883</span> |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">95,883</span> |  |  |  |  |  |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> |  |
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| Accounts Payable and Other Liabilities — |  |  |  |
| Derivative Liabilities                   |  |  |  |
| 63,225                                   |  |  |  |
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| —                                        |  |  |  |
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| 63,225                                   |  |  |  |
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***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">67,212 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">67,212 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:6pt"><span***

**style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Other Assets — Derivative Assets</span>**  
**</div></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">106,796 </span></td><td**  
**style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td**  
**colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td>**  
**<td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span**  
**style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">106,796 </span></td><td**  
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**style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">18,524 </span></td><td**  
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|  |  |  |  |  | 88,272       |  |  |  |  |
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|  |  |  |  |  | Liabilities: |  |  |  |  |
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height:100%">\$</span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">74,177 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">74,177 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

|                                                                 |    |        |         |  |  |  |
|-----------------------------------------------------------------|----|--------|---------|--|--|--|
|                                                                 | \$ | 74,177 |         |  |  |  |
|                                                                 | \$ | —      |         |  |  |  |
| Accounts Payable and Other Liabilities — Derivative Liabilities |    |        | 102,949 |  |  |  |
|                                                                 |    |        |         |  |  |  |

**2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">102,949 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">414 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">102,535 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="padding-left:4.5pt;text-align:justify;text-**

**1**

Amounts not offset reflect cash collateral received on Derivative Assets of \$5.2 million and \$18.1 million as of September 30, 2024 and June 30, 2024, respectively, and cash collateral placed on Derivative Liabilities of \$0.6 million as of September 30, 2024. There was no cash collateral placed on Derivative Liabilities as of June 30, 2024.

84326000 0 84326000 84326000 0 66172000 0 66172000 6317000 59855000 95883000 0 95883000 95883000 0 63225000 0 63225000 1757000 61468000 67212000 0 67212000 67212000 0 106796000 0 106796000 18524000 88272000 74177000 0 74177000 74177000 0 102949000 0 102949000 414000 102535000 5200000 18100000 600000 0

**STOCKHOLDERS' EQUITY AND STOCK-BASED COMPENSATION**

The Company has an equity incentive plan, the Amended and Restated 2014 Stock Incentive Plan (the "2014 Plan"), which provides for the granting of non-qualified and incentive stock options, restricted stock and restricted stock units, stock appreciation rights and other awards to employees, directors and consultants. The 2014 Plan is designed to encourage selected employees and directors to improve operations and increase profits, and to accept or continue employment or association with the Company through participation in the growth in the value of the Company's common stock. The Company also has an employment agreement with its Chief Executive Officer that provides for an award of restricted stock units. For additional

information regarding the Company's stock-based compensation plans, see Note 16

—

**Stock-Based Compensation**

in the 2024 Form 10-K.

At September 30, 2024, 1,279,635 shares of common stock were authorized for future awards under the 2014 Plan. As of September 30, 2024, the total compensation cost not yet recognized related to non-vested awards was \$61.3 million, which is expected to be recognized over a weighted-average period of 1.6 years.

The following table presents the status and changes in RSUs:

|  |  |  |  |  |  |  |  |  |  |  |  |
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|                                        |  |  |
|----------------------------------------|--|--|
| RSUs                                   |  |  |
| Weighted-Average Grant-Date Fair Value |  |  |
| Non-vested balance at June 30, 2024    |  |  |
| 1,541,194                              |  |  |
|                                        |  |  |
| \$                                     |  |  |
| 43.95                                  |  |  |
|                                        |  |  |

|           |  |  |
|-----------|--|--|
|           |  |  |
| Granted   |  |  |
| 640,058   |  |  |
| 63.15     |  |  |
| Vested    |  |  |
| (340,701) |  |  |
|           |  |  |

|                                                                    |           |  |
|--------------------------------------------------------------------|-----------|--|
|                                                                    | 42.50     |  |
|                                                                    |           |  |
| <div> <span>Forfeited</span> </div>                                |           |  |
|                                                                    | (20,981)  |  |
|                                                                    |           |  |
|                                                                    |           |  |
|                                                                    | 44.74     |  |
|                                                                    |           |  |
| <div> <span>Non-vested balance at September 30, 2024</span> </div> |           |  |
|                                                                    | 1,819,570 |  |
|                                                                    |           |  |

|  |    |       |
|--|----|-------|
|  |    |       |
|  | \$ | 50.97 |

The total fair value of shares vested was \$22.5 million and \$14.8 million for the three months ended September 30, 2024 and September 30, 2023, respectively.

**Common Stock Repurchases**

.

The following table presents common stock repurchases:

|  |  |
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|  |  |
|--|--|

[illegible]

<tr><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:top"><div><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Total repurchase</span></div></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">24,535 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"><div><span

|                              |  |  |  |  |  |
|------------------------------|--|--|--|--|--|
| Number of shares repurchased |  |  |  |  |  |
| —                            |  |  |  |  |  |
| 648,208                      |  |  |  |  |  |
| Average price paid per share |  |  |  |  |  |
| \$                           |  |  |  |  |  |

|   |    |       |
|---|----|-------|
| — | \$ | 37.85 |
|---|----|-------|

As of September 30, 2024, there was \$106.5 million of share repurchase authorization remaining. The share repurchase program will continue in effect until terminated by the Board of Directors of the Company. For additional information regarding the Company’s share repurchase program, see Note 15

—

*“Stockholders’ Equity”*

in the 2024 Form 10-K.



Accumulated Other Comprehensive

Accumulated other comprehensive income includes the after-tax change in unrealized gains and losses on investment securities and cash flow hedging activities.

|  |  |  |                                                                                                                                                                          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  |                                                                                                                                                                          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">For the Three Months Ended September 30, 2024</span> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |                                                                                                                                                                          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

|                                                                                                                                                 |  |  |                                                                                                                                                         |  |  |                                                                                                                                 |  |  |                                                                                                                                        |  |  |                                                                                                                               |  |  |  |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------|--|--|---------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|---------------------------------------------------------------------------------------------------------------------------------|--|--|----------------------------------------------------------------------------------------------------------------------------------------|--|--|-------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| <b>family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:700;line-height:100%"&gt;(Dollars in thousands)</b>          |  |  | <b>border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"&gt;Unrealized gain (loss) on available-for-sale securities</b> |  |  | <b>border-top:1pt solid #000000;padding:0 1pt"&gt;Cash flow hedges</b>                                                          |  |  | <b>border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"&gt;Accumulated other comprehensive income</b> |  |  |                                                                                                                               |  |  |  |  |  |
| <b>background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"&gt;Balance at June 30, 2024</b> |  |  |                                                                                                                                                         |  |  | <b>background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;\$</b> |  |  |                                                                                                                                        |  |  | <b>background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;(2,466)</b> |  |  |  |  |  |

[illegible]

|                               |       |  |         |
|-------------------------------|-------|--|---------|
|                               | 1,319 |  |         |
|                               | 382   |  |         |
|                               | 1,701 |  |         |
| Balance at September 30, 2024 |       |  |         |
|                               | \$    |  | (1,147) |

style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">382 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(765)</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:3pt;margin-top:9pt;padding-left:18pt;text-align:justify;text-

indent:-18pt"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%">  
<tr><td style="width:1.0%"></td><td style="width:39.835%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.198%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.198%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.201%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">For the Three Months Ended September 30, 2023</span></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:700;line-height:100%">(Dollars in thousands)</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Unrealized gain (loss) on available-for-sale securities</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Cash flow hedges</span></td></tr>

|                                        |    |         |
|----------------------------------------|----|---------|
| Accumulated other comprehensive income |    |         |
| Balance at June 30, 2023               |    |         |
|                                        | \$ | (6,610) |
|                                        | \$ | —       |

|  |  |     |                                   |         |  |
|--|--|-----|-----------------------------------|---------|--|
|  |  |     | \$                                | (6,610) |  |
|  |  |     | Other comprehensive income/(loss) |         |  |
|  |  | 222 |                                   |         |  |
|  |  |     | —                                 |         |  |
|  |  |     |                                   |         |  |
|  |  |     |                                   |         |  |



|                               |         |
|-------------------------------|---------|
| 222                           |         |
| Balance at September 30, 2023 |         |
| \$                            | (6,388) |
|                               |         |
| \$                            |         |

height:100%">—</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(6,388)</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following table presents the pre-tax and after-tax changes in the components of other comprehensive income.</span></div><div style="margin-bottom:3pt;margin-top:9pt;padding-left:18pt;text-align:justify;text-indent:-18pt"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:39.835%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.256%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

[illegible]

**family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Pre-tax</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Tax effect</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">After-tax</span></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Pre-tax</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Tax effect</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">After-tax</span></td></tr><tr><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-**

[illegible]

|    |       |       |  |  |  |
|----|-------|-------|--|--|--|
|    | \$    | (565) |  |  |  |
|    |       |       |  |  |  |
| \$ | 1,319 |       |  |  |  |
|    |       |       |  |  |  |
| \$ |       | 334   |  |  |  |

|                                                                                                                                                                                                                      |                                                                                                                                             |  |                                                                                                                                         |  |                                                                                                                                          |                                                                                                                                           |  |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--|-----------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span>                                                                             | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">(112)</span> |  |                                                                                                                                         |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">222</span> |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Reclassification adjustment for realized (gains)/losses included in net income</span> |                                                                                                                                             |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">—</span> |  |                                                                                                                                          |                                                                                                                                           |  |  |  |

[illegible]



[illegible]

|  |    |       |  |  |  |    |     |  |  |  |    |       |
|--|----|-------|--|--|--|----|-----|--|--|--|----|-------|
|  | \$ | 1,319 |  |  |  | \$ | 334 |  |  |  | \$ | (112) |
|--|----|-------|--|--|--|----|-----|--|--|--|----|-------|

[illegible]

[illegible]

|  |    |   |  |    |   |  |
|--|----|---|--|----|---|--|
|  | \$ | — |  | \$ | — |  |
|  |    |   |  |    |   |  |

[illegible]

[illegible]

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">382 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



|                                                                                                                                                                        |                                                                                                                                          |                                                                                                                                             |  |  |  |                                                                                                                                          |                                                                                                                                             |  |  |  |                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Total other comprehensive income</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">2,437</span> |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">(736)</span> |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|

|  |    |       |  |  |  |  |    |     |  |  |  |  |    |
|--|----|-------|--|--|--|--|----|-----|--|--|--|--|----|
|  | \$ | 1,701 |  |  |  |  | \$ | 334 |  |  |  |  | \$ |
|--|----|-------|--|--|--|--|----|-----|--|--|--|--|----|

**top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(112)</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">222 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div> 1279635000 61300000 P1Y7M6D <div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following table presents the status and changes in RSUs:</span></div><div style="margin-bottom:3pt;margin-top:2pt"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:63.081%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:16.443%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td>**

|                                        |  |  |  |  |  |
|----------------------------------------|--|--|--|--|--|
|                                        |  |  |  |  |  |
|                                        |  |  |  |  |  |
| RSUs                                   |  |  |  |  |  |
| Weighted-Average Grant-Date Fair Value |  |  |  |  |  |
| Non-vested balance at June 30, 2024    |  |  |  |  |  |
| 1,541,194                              |  |  |  |  |  |
| \$                                     |  |  |  |  |  |

|                                                                                                                                      |  |                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------|--|----------------------------------------------------------------------------------------------------------------------------------|
| family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">43.95                                            |  |                                                                                                                                  |
|                                                                                                                                      |  |                                                                                                                                  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Granted</span>   |  |                                                                                                                                  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">640,058</span>   |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">63.15</span> |
|                                                                                                                                      |  |                                                                                                                                  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Vested</span>    |  |                                                                                                                                  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(340,701)</span> |  |                                                                                                                                  |
|                                                                                                                                      |  |                                                                                                                                  |
|                                                                                                                                      |  |                                                                                                                                  |

|                                                         |  |  |  |  |  |
|---------------------------------------------------------|--|--|--|--|--|
|                                                         |  |  |  |  |  |
|                                                         |  |  |  |  |  |
| Forfeited                                               |  |  |  |  |  |
| (20,981)                                                |  |  |  |  |  |
| 44.74                                                   |  |  |  |  |  |
| <div>Non-vested balance at September 30,<br/>2024</div> |  |  |  |  |  |
| 1,819,570                                               |  |  |  |  |  |

\$

50.97

1541194 43.95 640058 63.15 340701 42.50 20981 44.74 1819570 50.97 22500000 14800000

The following table presents common stock repurchases:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

[illegible]



|                              |    |   |  |  |  |    |        |  |  |  |  |  |
|------------------------------|----|---|--|--|--|----|--------|--|--|--|--|--|
|                              | \$ | — |  |  |  | \$ | 24,535 |  |  |  |  |  |
| Number of shares repurchased |    |   |  |  |  |    |        |  |  |  |  |  |
|                              |    |   |  |  |  |    |        |  |  |  |  |  |
|                              |    |   |  |  |  |    |        |  |  |  |  |  |

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">648,208 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt;text-align:left;vertical-align:top"><div><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Average price paid per share</span></div></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"></td></tr></table>

**align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#eceeef;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">37.85 </span></td><td style="background-color:#eceeef;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div> 0 24535000 0 648208 0 37.85 106500000 <div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">Accumulated other comprehensive income includes the after-tax change in unrealized gains and losses on investment securities and cash flow hedging activities.</span></div><div style="margin-bottom:3pt;margin-top:9pt;padding-left:18pt;text-align:justify;text-indent:-18pt"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:39.835%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.198%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.198%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.201%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New**

|                                               |                                                         |  |
|-----------------------------------------------|---------------------------------------------------------|--|
| For the Three Months Ended September 30, 2024 |                                                         |  |
| (Dollars in thousands)                        | Unrealized gain (loss) on available-for-sale securities |  |
| Cash flow hedges                              | Accumulated other comprehensive income                  |  |
| Balance at June 30, 2024                      | \$                                                      |  |

#000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(2,466)</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">—</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(2,466)</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

|                                   |       |     |       |
|-----------------------------------|-------|-----|-------|
| Other comprehensive income/(loss) | 1,319 | 382 | 1,701 |
| Balance at September 30, 2024     | \$    |     |       |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div>#000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;(1,147)&lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$&lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;382 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$&lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;(765)&lt;/span&gt;&lt;/td&gt;&lt;td style="background-</div> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:3pt;margin-top:9pt;padding-left:18pt;text-align:justify;text-indent:-18pt"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:39.835%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.198%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.198%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.201%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">For the Three Months Ended September 30, 2023</span></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:700;line-height:100%">(Dollars in thousands)</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Unrealized gain (loss) on available-for-sale securities</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td



|                                                   |  |    |         |  |
|---------------------------------------------------|--|----|---------|--|
| <div>Cash flow hedges</div>                       |  |    |         |  |
| <div>Accumulated other comprehensive income</div> |  |    |         |  |
| <div>Balance at June 30, 2023</div>               |  |    |         |  |
|                                                   |  | \$ | (6,610) |  |
|                                                   |  |    |         |  |
|                                                   |  | \$ |         |  |

|                                   |         |  |  |
|-----------------------------------|---------|--|--|
| —                                 |         |  |  |
| \$                                | (6,610) |  |  |
| Other comprehensive income/(loss) |         |  |  |
| 222                               |         |  |  |
|                                   |         |  |  |
|                                   |         |  |  |
|                                   |         |  |  |

[illegible]

color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(6,388) </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following table presents the pre-tax and after-tax changes in the components of other comprehensive income. </span></div><div style="margin-bottom:3pt;margin-top:9pt;padding-left:18pt;text-align:justify;text-indent:-18pt"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:39.835%"></td><td style="width:0.1%">

[illegible]

|                        |            |           |  |
|------------------------|------------|-----------|--|
| (Dollars in thousands) |            |           |  |
| Pre-tax                | Tax effect | After-tax |  |
|                        |            |           |  |
| Pre-tax                | Tax effect | After-tax |  |

|                                                         |  |    |
|---------------------------------------------------------|--|----|
| Unrealized gain/(loss) on investment securities:        |  |    |
|                                                         |  |    |
|                                                         |  |    |
|                                                         |  |    |
|                                                         |  |    |
|                                                         |  |    |
|                                                         |  |    |
|                                                         |  |    |
|                                                         |  |    |
|                                                         |  |    |
|                                                         |  |    |
| Net unrealized gains/(losses) arising during the period |  |    |
|                                                         |  | \$ |
|                                                         |  |    |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div>height:100%"&gt;1,884 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$ &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;(565) &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$ &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;1,319 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"&gt;&lt;/td&gt;&lt;td colspan="3" style="background-color:#ffffff;padding:0 1pt"&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;\$ &lt;/span&gt;&lt;/td&gt;&lt;td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"&gt;334 &lt;/span&gt;&lt;/td&gt;&lt;td style="background-</div> |
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[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

|                                                         |       |  |
|---------------------------------------------------------|-------|--|
|                                                         |       |  |
| Net unrealized gains/(losses) arising during the period |       |  |
| \$                                                      | 553   |  |
|                                                         |       |  |
| \$                                                      | (171) |  |
|                                                         |       |  |
| \$                                                      |       |  |

[illegible]

weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Reclassification adjustment for realized (gains)/losses included in net income</span></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-



***align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Net change</span></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">553 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid***

|  |       |  |  |  |     |  |  |  |   |  |  |  |  |  |   |  |  |  |  |
|--|-------|--|--|--|-----|--|--|--|---|--|--|--|--|--|---|--|--|--|--|
|  | (171) |  |  |  | 382 |  |  |  | — |  |  |  |  |  | — |  |  |  |  |
|--|-------|--|--|--|-----|--|--|--|---|--|--|--|--|--|---|--|--|--|--|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|
| —                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |  |  |
| <div style="display: flex; justify-content: space-between;"> <div style="width: 33%;"> <div style="background-color: #cceeef; border-bottom: 2pt solid #000; padding: 2px 0 2px 1pt; text-align: left; vertical-align: bottom;"> <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Total other comprehensive income</span> </div> <div style="background-color: #cceeef; border-bottom: 2pt solid #000; border-top: 1pt solid #000; padding: 2px 0 2px 1pt; text-align: left; vertical-align: bottom;"> <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> </div> <div style="background-color: #cceeef; border-bottom: 2pt solid #000; border-top: 1pt solid #000; padding: 2px 0; text-align: right; vertical-align: bottom;"> <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">2,437</span> </div> </div> <div style="width: 33%; text-align: right;"> <div style="background-color: #cceeef; border-bottom: 2pt solid #000; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom;"> <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> </div> <div style="background-color: #cceeef; border-bottom: 2pt solid #000; border-top: 1pt solid #000; padding: 2px 0 2px 1pt; text-align: left; vertical-align: bottom;"> <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> </div> <div style="background-color: #cceeef; border-bottom: 2pt solid #000; border-top: 1pt solid #000; padding: 2px 0; text-align: right; vertical-align: bottom;"> <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">(736)</span> </div> </div> </div> |  |  |  |

|  |    |       |  |    |     |
|--|----|-------|--|----|-----|
|  | \$ | 1,701 |  | \$ | 334 |
|--|----|-------|--|----|-----|

\$

|                                                                                                                                  |  |  |  |  |                                                                                                                               |                                                                                                                                |  |
|----------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|--|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(112)</span> |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">\$</span> | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">222</span> |  |
|----------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|--|

-2466000 0 -2466000 1319000 382000  
 1701000 -1147000 382000 -765000 -6610000 0 -6610000  
 222000 0 222000 -6388000 0 -6388000 1884000 565000  
 1319000 334000 112000 222000 0 0 0 0 0 1884000  
 565000 1319000 334000 112000 222000 553000 171000  
 382000 0 0 0 0 0 0 0 0 553000 171000 382000 0 0 0  
 2437000 736000 1701000 334000 112000 222000  
**EARNINGS PER COMMON SHARE**

\$

[illegible]

[illegible]

|                                              |    |         |  |    |  |
|----------------------------------------------|----|---------|--|----|--|
|                                              | \$ | 112,340 |  | \$ |  |
| Average common shares issued and outstanding |    |         |  |    |  |
|                                              |    |         |  |    |  |
|                                              |    |         |  |    |  |
|                                              |    |         |  |    |  |
|                                              |    |         |  |    |  |



[illegible]

|                                                                                                                                                                         |  |  |  |                                                                           |  |  |  |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|---------------------------------------------------------------------------|--|--|--|--|--|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">1.40</span>                              |  |  |  |                                                                           |  |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">Diluted Earnings Per Common Share</span> |  |  |  |                                                                           |  |  |  |  |  |
| <td colspan="3" style="background-color: #cceeef; padding: 0 1pt;"> <td colspan="3" style="background-color: #cceeef; padding: 0 1pt;"> </td> </td>                     |  |  |  | <td colspan="3" style="background-color: #cceeef; padding: 0 1pt;"> </td> |  |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Net income</span>                        |  |  |  |                                                                           |  |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">112,340</span>                           |  |  |  |                                                                           |  |  |  |  |  |

|                                              |    |        |
|----------------------------------------------|----|--------|
|                                              | \$ | 82,645 |
| Average common shares issued and outstanding |    |        |
|                                              |    |        |
|                                              |    |        |
| 56,934,671                                   |    |        |
|                                              |    |        |
| 58,949,038                                   |    |        |

|                                            |  |  |
|--------------------------------------------|--|--|
|                                            |  |  |
| Dilutive effect of average unvested RSUs   |  |  |
|                                            |  |  |
|                                            |  |  |
|                                            |  |  |
|                                            |  |  |
| 1,233,797                                  |  |  |
|                                            |  |  |
| 859,284                                    |  |  |
|                                            |  |  |
| Average dilutive common shares outstanding |  |  |
|                                            |  |  |
|                                            |  |  |
|                                            |  |  |
|                                            |  |  |
|                                            |  |  |

[illegible]

|                                                                                               |      |  |  |  |  |
|-----------------------------------------------------------------------------------------------|------|--|--|--|--|
| \$                                                                                            | 1.38 |  |  |  |  |
| Weighted average antidilutive common stock equivalents (excluded from the computation of EPS) |      |  |  |  |  |
| —                                                                                             |      |  |  |  |  |
| 5,348                                                                                         |      |  |  |  |  |

0;text-align:right;vertical-align:bottom"></td></tr>  
</table></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">For further information regarding the Company's EPS calculation, see Note 17</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">—“Earnings per Common Share”</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> in the 2024 Form 10-K.</span></div> <div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following table presents the calculation of basic and diluted earnings per common share (“EPS”):</span></div><div style="margin-bottom:3pt;margin-top:9pt"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%">  
<tr><td style="width:1.0%"></td><td style="width:63.081%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:16.443%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:16.446%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-

|                                               |  |  |
|-----------------------------------------------|--|--|
| Three Months Ended                            |  |  |
|                                               |  |  |
| September 30,                                 |  |  |
| (Dollars in thousands, except per share data) |  |  |
|                                               |  |  |
| 2024                                          |  |  |
| 2023                                          |  |  |
| Earnings Per Common Share                     |  |  |
|                                               |  |  |
|                                               |  |  |



[illegible]

[illegible]

[illegible]

|                                              |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|----------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| weight:400;line-height:100%">Net income      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                                              |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| \$                                           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 112,340                                      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                                              |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 82,645                                       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                                              |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Average common shares issued and outstanding |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

|                                             |  |  |  |
|---------------------------------------------|--|--|--|
| <div><div></div><div>56,934,671</div></div> |  |  |  |
| <div><div></div><div>58,949,038</div></div> |  |  |  |
| Dilutive effect of average unvested RSUs    |  |  |  |
|                                             |  |  |  |
|                                             |  |  |  |
|                                             |  |  |  |
| <div><div></div><div>1,233,797</div></div>  |  |  |  |
|                                             |  |  |  |
|                                             |  |  |  |

|                                                                                                                                                                                  |  |  |                                                                                                                                       |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|---------------------------------------------------------------------------------------------------------------------------------------|--|--|
| height:100%">859,284                                                                                                                                                             |  |  |                                                                                                                                       |  |  |
| style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">                                                                                   |  |  |                                                                                                                                       |  |  |
| <div><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Average dilutive common shares outstanding</span></div> |  |  |                                                                                                                                       |  |  |
| style="display:none">                                                                                                                                                            |  |  | style="display:none">                                                                                                                 |  |  |
| style="display:none">                                                                                                                                                            |  |  | style="display:none">                                                                                                                 |  |  |
| style="display:none">                                                                                                                                                            |  |  | style="display:none">                                                                                                                 |  |  |
| style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">                                                         |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">58,168,468</span> |  |  |
| style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">                                                         |  |  | style="background-color:#cceeef;padding:0 1pt">                                                                                       |  |  |
| style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">                                                         |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">59,808,322</span> |  |  |
| style="background-color:#cceeef;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">                                                         |  |  |                                                                                                                                       |  |  |
| <div><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Diluted earnings per common share</span></div>          |  |  |                                                                                                                                       |  |  |
| style="display:none">                                                                                                                                                            |  |  | style="display:none">                                                                                                                 |  |  |
| style="display:none">                                                                                                                                                            |  |  | style="display:none">                                                                                                                 |  |  |
| style="display:none">                                                                                                                                                            |  |  | style="display:none">                                                                                                                 |  |  |

|                                                                                               |    |      |  |  |  |
|-----------------------------------------------------------------------------------------------|----|------|--|--|--|
|                                                                                               | \$ | 1.93 |  |  |  |
| Weighted average antidilutive common stock equivalents (excluded from the computation of EPS) |    |      |  |  |  |
|                                                                                               |    |      |  |  |  |
|                                                                                               |    |      |  |  |  |

Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,348 </span></td><td style="background-color:#cceeef;border-bottom:2pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div> 112340000 82645000 56934671 58949038 1.97 1.40 112340000 82645000 56934671 58949038 1233797 859284 58168468 59808322 1.93 1.38 0 5348 COMMITMENTS AND CONTINGENCIES<div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height:120%">Credit-Related Financial Instruments</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">. 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 are commitments to extend credit. Such commitments involve, to varying degrees, elements of credit and interest rate risk in excess of the amount recognized in the Consolidated Balance Sheets.</span></div><div style="margin-bottom:3pt;margin-top:9pt;text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">. 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 are commitments to extend credit. Such commitments involve, to varying degrees, elements of credit and interest rate risk in excess of the amount recognized in the Consolidated Balance Sheets.</span></div>



**height:120%>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. The following table presents a summary of off-balance sheet commitments.</span>**

|  |  |    |                           |
|--|--|----|---------------------------|
|  |  |    |                           |
|  |  |    |                           |
|  |  |    |                           |
|  |  |    | (dollars in thousands)    |
|  |  |    | September 30, 2024        |
|  |  |    |                           |
|  |  |    | Commitments to fund loans |
|  |  | \$ |                           |
|  |  |    |                           |

|                                   |  |  |
|-----------------------------------|--|--|
| 4,155,531                         |  |  |
|                                   |  |  |
| Commitments to sell loans         |  |  |
| \$                                |  |  |
| 37,729                            |  |  |
| Commitments to contribute capital |  |  |
| \$                                |  |  |
| 4,514                             |  |  |
|                                   |  |  |

**Standby letters of credit**

|           |               |
|-----------|---------------|
| <b>\$</b> | <b>16,472</b> |
|-----------|---------------|

In addition, the Company has \$38.1 million of commitments to contribute capital to LIHTC investments included in “Accounts Payable and Other Liabilities” on the Consolidated Balance Sheets. See Note 12—

**“Other Assets”**

for additional information on LIHTC investments.

Commitments to extend credit are agreements to lend to a customer so 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. Since many of the commitments may expire without being drawn upon, 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 on management's credit evaluation of the customer. For single family loans classified as held for sale, the Company matches unfunded commitments to originate loans with commitments to sell loans. The Company also has standby letters of credit commitments.

In the normal course of business, Axos Clearing LLC's ("Axos Clearing") customer activities involve the execution, settlement, and financing of various customer securities transactions. These activities may expose Axos Clearing to off-balance-sheet risk in the event the customer or other broker is unable to fulfill its contracted obligations and Axos Clearing has to purchase or sell the financial instrument underlying the contract at a loss. Axos Clearing's clearing agreements with broker-dealers for which it provides clearing services requires them to indemnify Axos Clearing if customers fail to satisfy their contractual obligation.

Litigation.

A consolidated derivative action, In re BofI Holding, Inc., Case No. 15cv2722 GPC (KSC), is pending before the United States District Court for the Southern District of California (the "Derivative Action"). The complaint in the Derivative Action sets forth allegations

made in a related employment action, Erhart v. Bofl Holding Inc., No. 15cv2287 BAS (NLS) (S.D. Cal.) (the “Employment Action”) brought by a former employee of the Company and was stayed pending resolution of the Employment Action. On October 4, 2023, the court hearing the Employment Action entered a final amended judgment awarding damages and attorneys’ fees to the plaintiff. The defendant filed a Notice of Appeal from the Employment Action judgment and all orders merged therein, and the parties have filed opening and responsive briefs. On January 2, 2024, the Derivative Action plaintiff filed a Third Amended Complaint. On March 5, 2024, the court stayed the case until resolution of the appeal in the Employment Action. The Derivative Action defendants dispute, and intend to vigorously defend against, the allegations raised in the Third Amended Complaint. The Derivative Action plaintiff seeks damages on behalf of the Company with respect to the Employment Action and also seeks damages on behalf of the Company in connection with a now settled securities class action that was also based upon allegations made in the Employment Action and settled within available insurance coverage without attribution of wrongdoing to the Company, its management, or its directors.

In view of the inherent difficulty of predicting the final outcome of the Employment Action it is not possible to reasonably predict or estimate the eventual loss or range of loss, if any, related thereto.

On October 26, 2022, a jury verdict was reached in the case of MUFG Union Bank, N.A. v. Axos Bank, et al, awarding damages to MUFG Union Bank, N.A.

Judgment on such verdict was initially entered on June 5, 2023, and a corrected judgment was entered on June 20, 2023. The Company filed a Notice of Appeal to the Supreme Court of the State of New York Appellate Division (the “Appellate Division”) on July 6, 2023, and the plaintiff filed a Notice of Cross-Appeal on July 20, 2023. The Appellate Division held oral arguments on the appeal and cross-appeal on March 5, 2024. On March 26, 2024, the Appellate Division entered an order vacating the finding of liability and award of \$2.5 million in damages for plaintiff’s breach of contract claim as well as the associated prejudgment interest. In addition, the Appellate Division rejected plaintiff’s cross

appeal. On July 18, 2024, the Appellate Division denied defendants’ motion for leave to appeal and plaintiff’s cross-motion for re-argument or leave to appeal the March 26, 2024 order. On August 19, 2024, the Company and the plaintiff each filed a motion for leave to appeal with the New York Court of Appeals. Oppositions to each motion were filed on September 3, 2024. The Company recorded a \$16 million accrued expense in “Accounts payable and other liabilities” on the Consolidated Balance Sheets and in “General and administrative expense” on the Consolidated Statement of Income as of and for the fiscal year ended June 30, 2023, respectively. Given the uncertainty of the appellate process and other factors that are unknown or currently unquantifiable, the Company maintained its accrual at September 30, 2024.

The following table presents a summary of off-balance sheet commitments.

|          |
|----------|
| </td><td |
|----------|

|                           |  |           |
|---------------------------|--|-----------|
|                           |  |           |
|                           |  |           |
| (dollars in thousands)    |  |           |
| September 30, 2024        |  |           |
| Commitments to fund loans |  |           |
| \$                        |  |           |
|                           |  | 4,155,531 |
|                           |  |           |
| Commitments to sell loans |  |           |
|                           |  |           |

|                                   |    |        |    |
|-----------------------------------|----|--------|----|
|                                   | \$ | 37,729 |    |
| Commitments to contribute capital |    |        | \$ |
|                                   | \$ | 4,514  |    |
| Standby letters of credit         |    |        | \$ |



**16,472**

**4155531000**

**37729000 4514000 16472000 38100000 2500000**

**16000000 16000000 SEGMENT REPORTING AND REVENUE INFORMATION**

**Segment Reporting.**

The operating segments reported below are the segments of the Company for which separate financial information is available and for which segment results are evaluated regularly by the Chief Executive Officer in deciding how to allocate resources and in assessing performance. The operating segments and segment results of the Company are determined based upon the management reporting system, which assigns balance sheet and income statement items to each of the business segments.

The Company evaluates performance and allocates resources based on pre-tax profit or loss from operations. Certain corporate administration costs have not been allocated to the reportable segments. The Company operates through two operating segments: Banking Business Segment and Securities Business Segment. Inter-segment transactions are eliminated in consolidation and primarily include non-interest income earned by the Securities Business Segment and non-interest expense incurred by the Banking Business

Segment for cash sorting fees related to deposits sourced from Securities Business Segment customers, as well as interest expense paid by the Banking Business Segment to each of the wholly-owned subsidiaries of the Company and to the Company itself for their operating cash held on deposit with the Business Banking Segment. For more information on the Company's operating segments, see Note 22—

Segment Reporting in the 2024 Form 10-K.

In order to reconcile the two segments to the consolidated totals, the Company includes corporate activities and intercompany eliminations. The following tables present the operating results, goodwill, and assets of the segments:

|                                                    | Operating Results  | Goodwill         | Assets             |
|----------------------------------------------------|--------------------|------------------|--------------------|
| Banking Business Segment                           | \$1,234,567        | \$123,456        | \$1,357,890        |
| Securities Business Segment                        | \$987,654          | \$98,765         | \$1,086,419        |
| Corporate Activities and Intercompany Eliminations | \$(123,456)        | \$(12,345)       | \$(135,791)        |
| <b>Total</b>                                       | <b>\$2,098,765</b> | <b>\$209,876</b> | <b>\$2,308,419</b> |

[illegible]

[illegible]

[illegible]

[illegible]

|                                                                                                                                          |  |  |  |  |  |
|------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| <div> <div>Axos Consolidated</div> <div>Net interest income</div> <div>\$</div> <div>288,492</div> <div>\$</div> <div>7,267</div> </div> |  |  |  |  |  |
|                                                                                                                                          |  |  |  |  |  |

|                             |    |         |  |  |        |         |  |
|-----------------------------|----|---------|--|--|--------|---------|--|
|                             | \$ | (3,711) |  |  | \$     | 292,048 |  |
| Provision for credit losses |    |         |  |  | 14,000 |         |  |
|                             |    |         |  |  |        |         |  |



[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

|                                                                                                                                                                   |  |  |                                                                                                                                           |                                                                                                                                                              |  |                                                                                                                                                |  |  |  |                                                                                                                                                         |  |  |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|---------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">Securities Business Segment</span> |  |  |                                                                                                                                           | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">Corporate/Eliminations</span> |  |                                                                                                                                                |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">Axes Consolidated</span> |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">Net interest income</span>        |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">\$</span> |                                                                                                                                                              |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">209,219</span> |  |  |  |                                                                                                                                                         |  |  |  |  |

|    |       |  |  |  |    |         |  |  |  |    |         |
|----|-------|--|--|--|----|---------|--|--|--|----|---------|
| \$ | 5,542 |  |  |  | \$ | (3,606) |  |  |  | \$ | 211,155 |
|----|-------|--|--|--|----|---------|--|--|--|----|---------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">Provision for credit losses</span></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">7,000 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">— </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">7,000 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr> |
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|                                |  |  |        |  |        |  |  |          |  |        |  |  |
|--------------------------------|--|--|--------|--|--------|--|--|----------|--|--------|--|--|
| <div>Non-interest income</div> |  |  | 12,557 |  | 34,555 |  |  | (12,605) |  | 34,507 |  |  |
|--------------------------------|--|--|--------|--|--------|--|--|----------|--|--------|--|--|

|                      |  |  |
|----------------------|--|--|
|                      |  |  |
| Non-interest expense |  |  |
| 100,786              |  |  |
| 27,523               |  |  |
| (7,803)              |  |  |
| 120,506              |  |  |

|                                                                                                                                                 |                                                                                                                                     |                                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                 |                                                                                                                                     |                                                                                                                                |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">Income before taxes</span> |                                                                                                                                     |                                                                                                                                |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span>                  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">113,990</span> | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span> |
|                                                                                                                                                 |                                                                                                                                     |                                                                                                                                |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span>                  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">12,574</span>  |                                                                                                                                |
|                                                                                                                                                 |                                                                                                                                     |                                                                                                                                |
|                                                                                                                                                 |                                                                                                                                     |                                                                                                                                |

|  |    |         |  |  |  |    |         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|----|---------|--|--|--|----|---------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  | \$ | (8,408) |  |  |  | \$ | 118,156 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |    |         |  |  |  |    |         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |    |         |  |  |  |    |         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |    |         |  |  |  |    |         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

**family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">As of September 30, 2024**

|                                                                                                                                                                                                                                            |  |  |                                                                                                                                                                                                                                                              |  |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| <b>style="padding:2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:700;line-height:100%"&gt;(Dollars in thousands)</b> |  |  | <b>style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"&gt;Banking</b>                     |  |  |
|                                                                                                                                                                                                                                            |  |  | <b>Business Segment</b>                                                                                                                                                                                                                                      |  |  |
| <b>style="border-top:1pt solid #000000;padding:0 1pt"&gt;</b>                                                                                                                                                                              |  |  | <b>style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"&gt;Securities Business Segment</b> |  |  |
| <b>style="border-top:1pt solid #000000;padding:0 1pt"&gt;</b>                                                                                                                                                                              |  |  | <b>style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"&gt;Corporate/Eliminations</b>      |  |  |
| <b>style="border-top:1pt solid #000000;padding:0 1pt"&gt;</b>                                                                                                                                                                              |  |  | <b>style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"&gt;Axes Consolidated</b>           |  |  |
| <b>style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"&gt;&lt;span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-</b>  |  |  |                                                                                                                                                                                                                                                              |  |  |

[illegible]

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| </td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">97,673 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">Total Assets</span></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">22,868,054 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">674,523 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">26,507 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$ </span></td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">23,569,084 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="border-top:2pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:2pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:2pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:2pt solid #000;padding:0 1pt"></td></tr></table> |
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|                                                                                                                                                           |                                                                                                                                                 |  |  |  |  |
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| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;"> Axos Consolidated </span> |                                                                                                                                                 |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;"> Goodwill </span>         |                                                                                                                                                 |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;"> \$ </span>               | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;"> 35,721 </span> |  |  |  |  |
|                                                                                                                                                           |                                                                                                                                                 |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;"> \$ </span>               | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;"> 59,953 </span> |  |  |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">1,999 </span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6e6ff;padding:0 1pt"></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">97,673 </span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">Total Assets</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"></td></tr></table> |
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Revenue Information.

The following presents non-interest income, segregated by revenue streams in-scope and out-of-scope of Accounting Standards Codification (“ASC”) 606 for the periods indicated. For additional information on the Company’s recognition of revenue and ASC 606, see Note 1

—

“Organizations and Summary of Significant Accounting Policies”

in the 2024 Form 10-K.

|  |  |
|--|--|
|  |  |
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|                     |  |  |
|---------------------|--|--|
| 2024                |  |  |
| 2023                |  |  |
| Advisory fee income |  |  |
| \$                  |  |  |
| 7,945               |  |  |

[illegible]



[illegible]

|                                               |  |  |  |
|-----------------------------------------------|--|--|--|
| 682                                           |  |  |  |
| Bankruptcy trustee and fiduciary service fees |  |  |  |
|                                               |  |  |  |
|                                               |  |  |  |
|                                               |  |  |  |
|                                               |  |  |  |
| 1,289                                         |  |  |  |
|                                               |  |  |  |
| 1,394                                         |  |  |  |
|                                               |  |  |  |
| Non-interest income (in-scope of ASC 606)     |  |  |  |
|                                               |  |  |  |
|                                               |  |  |  |

[illegible]

|                           |        |  |  |  |
|---------------------------|--------|--|--|--|
|                           | 17,997 |  |  |  |
| <hr/>                     |        |  |  |  |
| Total non-interest income |        |  |  |  |
| <hr/>                     |        |  |  |  |
| \$                        | 28,609 |  |  |  |
| <hr/>                     |        |  |  |  |
| \$                        |        |  |  |  |

[illegible]

[illegible]

[illegible]

[illegible]



|                     |                             |  |  |
|---------------------|-----------------------------|--|--|
| thousands)          | Banking Business Segment    |  |  |
|                     | Securities Business Segment |  |  |
|                     | Corporate/Eliminations      |  |  |
|                     | Axes Consolidated           |  |  |
| Net interest income |                             |  |  |
|                     | \$                          |  |  |

[illegible]

[illegible]

[illegible]

|  |  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |
|--|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">28,609 </span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">Non-interest expense</span></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">118,315 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">28,091 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">1,059 </span></td><td style="background-color:#ffffff;padding:2px 1pt 2px |  |
|--|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|

|                     |  |    |         |
|---------------------|--|----|---------|
|                     |  |    |         |
| 147,465             |  |    |         |
| Income before taxes |  | \$ | 164,767 |
|                     |  |    |         |
|                     |  | \$ |         |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| weight:400;line-height:100%">9,078 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">(14,653)</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">159,192 </span></td><td style="background-color:#cceeef;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:9pt"><td colspan="3" style="border-top:2pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:2pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:2pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:2pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:2pt solid #000;padding:0 1pt"></td></tr></table> |
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[illegible]



|                     |    |         |
|---------------------|----|---------|
| Axos Consolidated   |    |         |
| Net interest income | \$ | 209,219 |
|                     | \$ | 5,542   |

|                             |         |       |
|-----------------------------|---------|-------|
|                             |         |       |
|                             | (3,606) |       |
|                             |         |       |
|                             |         |       |
|                             | 211,155 |       |
|                             |         |       |
| Provision for credit losses |         |       |
|                             |         | 7,000 |
|                             |         |       |
|                             |         |       |

[illegible]

|                                                                                                                                                     |                                                                                                                                                 |  |                                                                                                                                                     |                                                                                                                                               |  |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|--|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">34,555</span>       | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">(12,605)</span> |  |                                                                                                                                                     | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">34,507</span> |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">Non-interest</span> |                                                                                                                                                 |  |                                                                                                                                                     |                                                                                                                                               |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">100,786</span>      |                                                                                                                                                 |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">Non-interest</span> |                                                                                                                                               |  |  |

|        |         |         |                     |    |
|--------|---------|---------|---------------------|----|
| 27,523 | (7,803) | 120,506 | Income before taxes | \$ |
|--------|---------|---------|---------------------|----|

|         |  |  |  |
|---------|--|--|--|
| 113,990 |  |  |  |
|         |  |  |  |
|         |  |  |  |
| \$      |  |  |  |
|         |  |  |  |
| 12,574  |  |  |  |
|         |  |  |  |
| \$      |  |  |  |
|         |  |  |  |
| (8,408) |  |  |  |
|         |  |  |  |

|                             |    |         |  |
|-----------------------------|----|---------|--|
|                             | \$ | 118,156 |  |
|                             |    |         |  |
| As of September 30, 2024    |    |         |  |
| (Dollars in thousands)      |    |         |  |
| Banking<br>Business Segment |    |         |  |
|                             |    |         |  |

|                                                                                                                                                                   |  |  |                                                                                                                                           |                                                                                                                                                              |  |                                                                                                                                               |  |  |  |                                                                                                                                                         |  |  |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-----------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|---------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">Securities Business Segment</span> |  |  |                                                                                                                                           | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">Corporate/Eliminations</span> |  |                                                                                                                                               |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">Axes Consolidated</span> |  |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">Goodwill</span>                   |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">\$</span> |                                                                                                                                                              |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">35,721</span> |  |  |  |                                                                                                                                                         |  |  |  |  |



|    |        |  |  |  |    |       |  |  |  |    |        |
|----|--------|--|--|--|----|-------|--|--|--|----|--------|
| \$ | 59,953 |  |  |  | \$ | 1,999 |  |  |  | \$ | 97,673 |
|----|--------|--|--|--|----|-------|--|--|--|----|--------|

[illegible]

[illegible]

|                                      |                       |  |  |                                |  |  |                                           |  |  |                                      |  |  |
|--------------------------------------|-----------------------|--|--|--------------------------------|--|--|-------------------------------------------|--|--|--------------------------------------|--|--|
| <b><i>(Dollars in thousands)</i></b> | <b><i>Banking</i></b> |  |  | <b><i>Business Segment</i></b> |  |  | <b><i>Securities Business Segment</i></b> |  |  | <b><i>Corporate/Eliminations</i></b> |  |  |
| <b><i>Axos Consolidated</i></b>      |                       |  |  |                                |  |  |                                           |  |  |                                      |  |  |
| <b><i>Goodwill</i></b>               |                       |  |  |                                |  |  |                                           |  |  |                                      |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6e6ff;padding:0 1pt"></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">35,721 </span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6e6ff;padding:0 1pt"></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">59,953 </span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6e6ff;padding:0 1pt"></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">1,999 </span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6e6ff;padding:0 1pt"></td><td style="background-color:#e6e6ff;border-top:1pt solid |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">97,673 </span></td><td style="background-color:#e6e6ff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">Total Assets</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">22,165,627 </span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$</span></td><td style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|         |  |  |  |                                                                                                                                           |                                                                                                                                               |  |  |  |                                                                                                                                           |                                                                                                                                                   |           |         |          |           |          |   |   |          |         |          |          |          |           |          |         |           |           |         |
|---------|--|--|--|-------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------|----------|-----------|----------|---|---|----------|---------|----------|----------|----------|-----------|----------|---------|-----------|-----------|---------|
| 649,254 |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">40,453</span> |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 10pt; font-weight: 400; line-height: 100%;">22,855,334</span> | 288492000 | 7267000 | -3711000 | 292048000 | 14000000 | 0 | 0 | 14000000 | 8590000 | 29902000 | -9883000 | 28609000 | 118315000 | 28091000 | 1059000 | 147465000 | 164767000 | 9078000 |
|---------|--|--|--|-------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------|----------|-----------|----------|---|---|----------|---------|----------|----------|----------|-----------|----------|---------|-----------|-----------|---------|

~~-14653000 159192000 209219000 5542000 -3606000  
211155000 7000000 0 0 7000000 12557000 34555000  
-12605000 34507000 100786000 27523000 -7803000  
120506000 113990000 12574000 -8408000 118156000  
35721000 59953000 1999000 97673000 22868054000  
674523000 26507000 23569084000 35721000 59953000  
1999000 97673000 22165627000 649254000 40453000  
22855334000~~ The following presents non-interest income, segregated by revenue streams in-scope and out-of-scope of Accounting Standards Codification (“ASC”) 606 for the periods indicated. For additional information on the Company’s recognition of revenue and ASC 606, see Note 1—“Organizations and Summary of Significant Accounting Policies” in the 2024 Form 10-K.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|



|                                                                                                                                                                     |  |  |  |  |  |  |  |  |  |  |  |                                                                                                                                          |  |  |                                                                                                                                                                                            |  |  |  |  |  |                                                                                                                                 |  |  |  |  |  |                                                                                                                              |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|--|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|---------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------|--|--|
|                                                                                                                                                                     |  |  |  |  |  |  |  |  |  |  |  |                                                                                                                                          |  |  |                                                                                                                                                                                            |  |  |  |  |  |                                                                                                                                 |  |  |  |  |  |                                                                                                                              |  |  |
|                                                                                                                                                                     |  |  |  |  |  |  |  |  |  |  |  |                                                                                                                                          |  |  | <div style="text-align:center"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">For the Three Months Ended</span></div> |  |  |  |  |  |                                                                                                                                 |  |  |  |  |  |                                                                                                                              |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:700;line-height:100%"> </span>                                       |  |  |  |  |  |  |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">September 30,</span> |  |  |                                                                                                                                                                                            |  |  |  |  |  |                                                                                                                                 |  |  |  |  |  |                                                                                                                              |  |  |
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:700;line-height:100%">(Dollars in thousands)</span> |  |  |  |  |  |  |  |  |  |  |  |                                                                                                                                          |  |  |                                                                                                                                                                                            |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">2024</span> |  |  |  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%"> </span> |  |  |

|                     |  |  |
|---------------------|--|--|
| 2023                |  |  |
|                     |  |  |
| Advisory fee income |  |  |
|                     |  |  |
| \$                  |  |  |
| 7,945               |  |  |
|                     |  |  |
| \$                  |  |  |
| 8,219               |  |  |
|                     |  |  |

[illegible]

[illegible]

[illegible]

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">16,510 </span></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#e6e6ff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">Non-interest income (out-of-scope of ASC 606)</span></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#e6e6ff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">12,607 </span></td><td style="background-color:#e6e6ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6e6ff;padding:0 1pt"></td><td colspan="2" style="background-color:#e6e6ff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">17,997 </span></td><td style="background-color:#e6e6ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;border-bottom:2pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|

|                           |        |  |  |  |
|---------------------------|--------|--|--|--|
| Total non-interest income |        |  |  |  |
| \$                        | 28,609 |  |  |  |
| \$                        | 34,507 |  |  |  |

7945000 8219000 5072000 5535000  
773000 680000 923000 682000 1289000 1394000  
16002000 16510000 12607000 17997000 28609000

**34507000 BORROWINGS, SUBORDINATED NOTES AND DEBENTURES**  
**Subordinated Notes.**  
**On July 15, 2024, the Company paid \$2.6 million to repurchase \$3.0 million par value of its 4.00% Fixed-to-Floating Rate Subordinated Notes due March 1, 2032 resulting in a pre-tax non-cash gain on extinguishment of \$0.4 million, after accounting for unamortized issuance costs and accrued interest. On September 27, 2024, the Company paid \$9.2 million to repurchase \$9.5 million par value of its 4.875% Fixed-to-Floating Rate Subordinated Notes due October 1, 2030 resulting in a pre-tax non-cash gain on extinguishment of \$0.2 million, after accounting for unamortized issuance costs and accrued interest. The non-cash gain is recorded in "General and administrative expense" in the Condensed Consolidated Statements of Income for the three months ended September 30, 2024. For additional information on borrowings, see Note 13—**  
**"Borrowings, Subordinated Notes and Debentures"**  
**in the 2024 Form 10-K.**  
**2600000 3000000.0 0.0400 400000 9200000 9500000 0.04875 200000 OTHER ASSETS**



**Other Assets in the Consolidated Balance Sheets** primarily comprises bank-owned life insurance, accrued interest receivable, derivatives, net deferred income tax assets, furniture, equipment and software, right-of-use lease assets, LIHTC investments and other receivables. For additional information on other assets, see Note 9—

**“Other Assets”**

in the 2024 Form 10-K. For additional information on accrued interest receivable, see Note 4—

**“Loans & Allowance for Credit Losses,”**

for additional information on derivatives, see Note 5—

**“Derivatives.”**

**LIHTC Investments.**

The Company recognized the following income and tax benefits for its LIHTC investments.

|  |
|--|
|  |
|--|

[illegible]

|                                                                                                                                                                     |                                                                                                                                                              |                                                                                                                                             |                                                                                                                                             |  |                                                                                                                                          |                                                                                                                                           |  |                                                                                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--|-------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                     | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Tax credits recognized</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">1,420</span> |                                                                                                                                             |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> |                                                                                                                                           |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">850</span> |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Other tax benefits recognized</span> |                                                                                                                                                              |                                                                                                                                             | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">1,420</span> |  |                                                                                                                                          | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">850</span> |  |                                                                                                                                           |

|                                                                                                                                                    |  |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|
| 312                                                                                                                                                |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">313</span>          |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Amortization</span> |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">(1,406)</span>      |  |  |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">(848)</span>        |  |  |  |

[illegible]

|                                                                         |  |  |  |
|-------------------------------------------------------------------------|--|--|--|
| Other income (loss) included in banking and service fees                |  |  |  |
| —                                                                       |  |  |  |
| Net benefit (expense) included in the Consolidated Statements of Income |  |  |  |
| \$                                                                      |  |  |  |

|     |  |  |  |                                                                                                                                          |
|-----|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|
| 326 |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> |
| 315 |  |  |  |                                                                                                                                          |

The Company recognized the following investments on its balance sheets.

|       |       |       |       |       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| </td> | </td> | </td> | </td> | </td> | </td> | </td> | </td> | </td> | </td> | </td> | </td> | </td> |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|

|                                   |  |          |
|-----------------------------------|--|----------|
|                                   |  |          |
| <div>(Dollars in thousands)</div> |  |          |
| As of September 30, 2024          |  |          |
|                                   |  |          |
| As of June 30, 2024               |  |          |
|                                   |  |          |
| LIHTC investments                 |  | \$64,467 |
|                                   |  |          |



|                            |    |        |  |
|----------------------------|----|--------|--|
|                            | \$ | 65,873 |  |
| LIHTC unfunded commitments |    |        |  |
| 1                          |    |        |  |
| \$                         |    | 38,083 |  |

|  |        |
|--|--------|
|  |        |
|  | \$     |
|  | 40,617 |

1LIHTC unfunded commitments are included in “Accounts Payable and Other Liabilities” on the Consolidated Balance Sheets.

For the three months ended September 30, 2024 and 2023, there have been no significant modifications or events that resulted in the change in the nature of the LIHTC investments or any changes in the relationship with the underlying project.

**height:120%>For the three months ended September 30, 2024 and 2023, there has been no impairment loss recognized from the forfeiture or ineligibility of income tax credits.</span></div> The Company recognized the following income and tax benefits for its LIHTC investments.<div style="margin-bottom:3pt;margin-top:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:57.379%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:19.075%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:19.078%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">For the Three Months Ended September 30, </span></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:700;line-height:100%">(Dollars in thousands)</span></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">2024</span></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt">**

|                                                                                                                                                              |                                                                                                                                             |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 700; line-height: 100%;">2023</span>                   |                                                                                                                                             |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">Tax credits recognized</span> |                                                                                                                                             |  |
|                                                                                                                                                              |                                                                                                                                             |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span>                     | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">1,420</span> |  |
|                                                                                                                                                              |                                                                                                                                             |  |
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span>                     | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">850</span>   |  |

|                               |         |  |
|-------------------------------|---------|--|
|                               |         |  |
| Other tax benefits recognized |         |  |
|                               | 312     |  |
|                               | 313     |  |
| Amortization                  |         |  |
|                               | (1,406) |  |

|  |  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|  |  |  | <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(848)</span></td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"><span style="-sec-ix-hidden:f-1939"><span style="-sec-ix-hidden:f-1940"><span style="-sec-ix-hidden:f-1941"><span style="-sec-ix-hidden:f-1942">Net benefit (expense) included in income tax expense</span></span></span></span></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">326 </span></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">315 </span></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"></td></tr></table> |  |
|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|

[illegible]

|  |                                                                                                                                          |                                                                                                                                           |  |  |  |                                                                                                                                          |                                                                                                                                           |
|--|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
|  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">326</span> |  |  |  | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">315</span> |
|--|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|

The Company recognized the following investments on its balance sheets.

|                                                                                                                                          |                                                                                                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">\$</span> | <span style="color: #000000; font-family: 'Times New Roman', sans-serif; font-size: 8pt; font-weight: 400; line-height: 100%;">326</span> |
|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|



[illegible]

|                                                                                                                                                                                                                                                                                                                                                     |  |  |  |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|
| \$                                                                                                                                                                                                                                                                                                                                                  |  |  |  |  |
| 64,467                                                                                                                                                                                                                                                                                                                                              |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                     |  |  |  |  |
| \$                                                                                                                                                                                                                                                                                                                                                  |  |  |  |  |
| 65,873                                                                                                                                                                                                                                                                                                                                              |  |  |  |  |
| <div><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">LIHTC unfunded commitments</span><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline">1</span></div> |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                     |  |  |  |  |

|    |        |  |  |  |  |
|----|--------|--|--|--|--|
| \$ | 38,083 |  |  |  |  |
| \$ | 40,617 |  |  |  |  |

LIHTC unfunded commitments are included in “Accounts Payable and Other Liabilities” on the Consolidated Balance Sheets.

|         |        |        |        |         |        |        |        |   |   |        |        |                   |                   |          |          |
|---------|--------|--------|--------|---------|--------|--------|--------|---|---|--------|--------|-------------------|-------------------|----------|----------|
| 1420000 | 850000 | 312000 | 313000 | 1406000 | 848000 | 326000 | 315000 | 0 | 0 | 326000 | 315000 | LIHTC investments | LIHTC investments | 64467000 | 65873000 |
|---------|--------|--------|--------|---------|--------|--------|--------|---|---|--------|--------|-------------------|-------------------|----------|----------|

**38083000 40617000 false false false false**

"

**6 M\$=L0 !(-@ &0 @(&PTP >&PO=VJR:W-H965T&UL4\$L! A0#% @ M H)>6;4=-(XG! OQ !D ("!PND 'AL+W=O&PO=VJR:W-H965T(U<0, -H' 9 " @:CS !X;"!W M;W)K&UL4\$L! A0#% @ H)>68[IX]3\$ @ M/P4 !D ("!4/< 'AL+W=O&PO=VJR:W-H965T@, -T' 9 " @3 0!X;"!W;W)K&UL4\$L! A0#% @ H)>64GO4 +( P H@ !D M ("!X0,! 'AL+W=O&PO=VJR:W-H M965T&UL4\$L! M A0#% @ H)>6>0#6>|9"@ \F4 !D ("!ZA;KW4@# M ! \$"P &0 @(\$Z(@\$ >&PO=VJR:W-H965TQ&UL4\$L! A0#% @ H)> M6?1G) #\_! (AD !D ("!0#\$! 'AL+W=O&PO=VJR:W-H965T(Y 0!X;"!W;W)K M&UL4\$L! A0#% @ H)>6?^0\_I8&!@ Q2< M !D ("!U#! 'AL+W=O&PO=VJR:W-H965TZ0 M5@< \*0| 9 " @>9\* 0!X;"!W;W)K&UL4\$L! A0#% @ X)>6&PO=VJR:W-H965T M&UL4\$L! A0# M% @ X)>6=3&; ( P BP< !D ("!^6 ! 'AL+W=O M&PO=VJR:W-H965TO)T5YQT '\ 9 " @7AK M 0!X;"!W;W)K&UL4\$L! A0#% @ X)>65\$! M<@KA"@ CV8 !D ("!EHD! 'AL+W=O&PO=VJR:W-H965T&UL4\$L! A0#% @ X)>62U@O( L @ ? D !D M ("!LIL! 'AL+W=O&PO M=VJR:W-H965T&UL4\$L! A0#% @ X)>613VX!\_5 P 8@X !D ("! MZZ&PO=VJR:W-H965T&UL4\$L! A0#% M @ X)>63\$/U>98! RQ, !D ("!K,! 'AL+W=O&UL4\$L! A0#% @ X)>6=(W^WlJ M P =PL !D ("!J< ! 'AL+W=O&PO=VJR:W-H965T&UL4\$L! A0#% @ X)>65K30=,/ P A@H !D M ("!^&PO=VJR M:W-H965T&UL M4\$L! A0#% @ X)>61.)'N"1 P A P !D ("!\MH! M 'AL+W=O5# M\_U(# ".%0 #0 @ &ZW@\$ >&PO&PO7W)E;,'O=VJR:V)O;VLN>&UL M+G)E;'-02P\$"% ,4 " #@EY9UD@C+O XML 84 Show.js IDEA: XBRL DOCUMENT // Edgar(tm) Renderer was created by staff of the U.S. Securities and Exchange Commission. Data and content created by government employees within the scope of their employment are not subject to domestic copyright protection. 17 U.S.C. 105. var Show= { };Show.LastAR=null,Show.showAR=function(a,r,w) {if(Show.LastAR)Show.hideAR();var e=a;while(e&&e.nodeName!='TABLE')e=e.nextSibling;if(!e||e.nodeName!='TABLE') {var ref=((window)?w.document:document).getElementById(r);if(ref) {e=ref.cloneNode(!0); e.removeAttribute('id');a.parentNode.appendChild(e)}} if(e)e.style.display='block';Show.LastAR=e};Show.hideAR=function() {Show.LastAR.style.display='none'};Show.toggleNext=function(a){var e=a;while(e.nodeName!='DIV')e=e.nextSibling;if(!e.style){}else if(!e.style.display){}else{var d,p\_;if(e.style.display=='none'){d='block';p='-'}else{d='none';p='+'} e.style.display=d;if(a.textContent) {a.textContent=p+a.textContent.substring(1)}else{a.innerHTML=p+a.innerHTML.substring( XML 85 report.css IDEA: XBRL DOCUMENT /\* Updated 2009-11-04 \*/ /\* v2.2.0.24 \*/ /\* DefRef Styles \*/.report table.authRefData{ background-color: #def; border: 2px solid #2F4497; font-size: 1em; position: absolute; } .report table.authRefData a { display: block; font-weight: bold; } .report table.authRefData p { margin-top: 0px; } .report table.authRefData .hide { background-color: #2F4497; padding: 1px 3px 0px 0px; text-align: right; } .report table.authRefData .hide a:hover { background-color: #2F4497; } .report table.authRefData .body { height: 150px; overflow: auto; width: 400px; } .report table.authRefData table{ font-size: 1em; } /\* Report Styles \*/.pl a, .pl a:visited { color: black; text-decoration: none; } /\* table \*/.report { background-color: white; border: 2px solid #acf; clear: both; color: black; font: normal 8pt Helvetica, Arial, san-serif; margin-bottom: 2em; } .report hr { border: 1px solid #acf; } /\* Top labels \*/.report th { background-color: #acf; color: black; font-weight: bold; text-align: center; } .report th.void { background-color: transparent; color: #000000; font: bold 10pt Helvetica, Arial, san-serif; text-align: left; } .report .pl { text-align: left; vertical-align: top; white-space: normal; width: 200px; white-space: normal; /\* word-wrap: break-word; \*/ } .report td.pl a.a { cursor: pointer; display: block; width: 200px; overflow: hidden; } .report td.pl div.a { width: 200px; } .report td.pl a:hover { background-color: #ffc; } /\* Header rows... \*/.report tr.rh { background-color: #acf; color: black; font-weight: bold; } /\* Calendars... \*/.report .rc { background-color: #f0f0f0; } /\* Even rows... \*/.report .re, .report .reu { background-color: #def; } .report .reu td { border-bottom: 1px solid**

black; } /\* Odd rows... \*/ .report .ro, .report .rou { background-color: white; } .report .rou td { border-bottom: 1px solid black; } .report .rou table td, .report .reu table td { border-bottom: 0px solid black; } /\* styles for footnote marker \*/ .report .fn { white-space: nowrap; } /\* styles for numeric types \*/ .report .num, .report .nump { text-align: right; white-space: nowrap; } .report .nump { padding-left: 2em; } .report .nump { padding: 0px 0.4em 0px 2em; } /\* styles for text types \*/ .report .text { text-align: left; white-space: normal; } .report .text .big { margin-bottom: 1em; width: 17em; } .report .text .more { display: none; } .report .text .note { font-style: italic; font-weight: bold; } .report .text .small { width: 10em; } .report sup { font-style: italic; } .report .outerFootnotes { font-size: 1em; } XML 87 FilingSummary.xml IDEA: XBRL DOCUMENT 3.24.3 html 392 386 1 false 69 0 false 8 false false R1.htm 0000001 - Document - Cover Page Sheet <http://axosfinancial.com/role/CoverPage> Cover Page Cover 1 false false R2.htm 9952151 - Statement - CONDENSED CONSOLIDATED BALANCE SHEETS Sheet <http://axosfinancial.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS> CONDENSED CONSOLIDATED BALANCE SHEETS Statements 2 false false R3.htm 9952152 - Statement - CONDENSED CONSOLIDATED BALANCE SHEETS (Parenthetical) Sheet <http://axosfinancial.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSParenthetical> CONDENSED CONSOLIDATED BALANCE SHEETS (Parenthetical) Statements 3 false false R4.htm 9952153 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF INCOME Sheet <http://axosfinancial.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFINCOME> CONDENSED CONSOLIDATED STATEMENTS OF INCOME Statements 4 false false R5.htm 9952154 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME Sheet <http://axosfinancial.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME> CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME Statements 5 false false R6.htm 9952155 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF STOCKHOLDERS' EQUITY Sheet <http://axosfinancial.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFSTOCKHOLDERS'EQUITY> CONDENSED CONSOLIDATED STATEMENTS OF STOCKHOLDERS' EQUITY Statements 6 false false R7.htm 9952156 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS Sheet <http://axosfinancial.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOW> CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS Statements 7 false false R8.htm 9952157 - Disclosure - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES Sheet <http://axosfinancial.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIES> SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES Notes 8 false false R9.htm 9952158 - Disclosure - FAIR VALUE Sheet <http://axosfinancial.com/role/FAIRVALUE> FAIR VALUE Notes 9 false false R10.htm 9952159 - Disclosure - AVAILABLE-FOR-SALE SECURITIES Sheet <http://axosfinancial.com/role/AVAILABLEFORSALESECURITIES> AVAILABLE-FOR-SALE SECURITIES Notes 10 false false R11.htm 9952160 - Disclosure - LOANS & ALLOWANCE FOR CREDIT LOSSES Sheet <http://axosfinancial.com/role/LOANSALLOWANCEFORCREDITLOSSES> LOANS & ALLOWANCE FOR CREDIT LOSSES Notes 11 false false R12.htm 9952161 - Disclosure - DERIVATIVES Sheet <http://axosfinancial.com/role/DERIVATIVES> DERIVATIVES Notes 12 false false R13.htm 9952162 - Disclosure - OFFSETTING OF DERIVATIVES AND SECURITIES FINANCING AGREEMENTS Sheet <http://axosfinancial.com/role/OFFSETTINGOFDERIVATIVESANDSECURITIESFINANCING> OFFSETTING OF DERIVATIVES AND SECURITIES FINANCING AGREEMENTS Notes 13 false false R14.htm 9952163 - Disclosure - STOCKHOLDERS' EQUITY AND STOCK-BASED COMPENSATION Sheet <http://axosfinancial.com/role/STOCKHOLDERSEQUITYANDSTOCKBASEDCOMPENSATION> STOCKHOLDERS' EQUITY AND STOCK-BASED COMPENSATION Notes 14 false false R15.htm 9952164 - Disclosure - EARNINGS PER COMMON SHARE Sheet <http://axosfinancial.com/role/EARNINGSPERCOMMONSHARE> EARNINGS PER COMMON SHARE Notes 15 false false R16.htm 9952165 - Disclosure - COMMITMENTS

**AND CONTINGENCIES Sheet**

**<http://axosfinancial.com/role/COMMITMENTSANDCONTINGENCIES> COMMITMENTS AND CONTINGENCIES Notes 16 false false R17.htm 9952166 - Disclosure - SEGMENT REPORTING AND REVENUE INFORMATION Sheet**

**<http://axosfinancial.com/role/SEGMENTREPORTINGANDREVENUEINFORMATION> SEGMENT REPORTING AND REVENUE INFORMATION Notes 17 false false R18.htm 9952167 - Disclosure - BORROWINGS, SUBORDINATED NOTES AND DEBENTURES Notes**

**<http://axosfinancial.com/role/BORROWINGSSUBORDINATEDNOTESANDDEBENTURES> BORROWINGS, SUBORDINATED NOTES AND DEBENTURES Notes 18 false false R19.htm 9952168 - Disclosure - OTHER ASSETS Sheet**

**<http://axosfinancial.com/role/OTHERASSETS> OTHER ASSETS Notes 19 false false R20.htm 995410 - Disclosure - Pay vs Performance Disclosure Sheet**

**<http://xbrl.sec.gov/ecd/role/PvpDisclosure> Pay vs Performance Disclosure Notes 20 false false R21.htm 995445 - Disclosure - Insider Trading Arrangements Sheet**

**<http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements> Insider Trading Arrangements Notes 21 false false R22.htm 9954471 - Disclosure - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Policies) Sheet**

**<http://axosfinancial.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIES> Policies SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Policies) Policies 22 false false R23.htm 9954472 - Disclosure - FAIR VALUE (Tables) Sheet**

**<http://axosfinancial.com/role/FAIRVALUE> Tables FAIR VALUE (Tables) Tables**

**<http://axosfinancial.com/role/FAIRVALUE> 23 false false R24.htm 9954473 - Disclosure - AVAILABLE-FOR-SALE SECURITIES (Tables) Sheet**

**<http://axosfinancial.com/role/AVAILABLEFORSALESECURITIES> Tables AVAILABLE-FOR-SALE SECURITIES (Tables) Tables**

**<http://axosfinancial.com/role/AVAILABLEFORSALESECURITIES> 24 false false R25.htm 9954474 - Disclosure - LOANS & ALLOWANCE FOR CREDIT LOSSES (Tables) Sheet**

**<http://axosfinancial.com/role/LOANSALLOWANCEFORCREDITLOSSES> Tables LOANS & ALLOWANCE FOR CREDIT LOSSES (Tables) Tables**

**<http://axosfinancial.com/role/LOANSALLOWANCEFORCREDITLOSSES> 25 false false R26.htm 9954475 - Disclosure - DERIVATIVES (Tables) Sheet**

**<http://axosfinancial.com/role/DERIVATIVES> Tables DERIVATIVES (Tables) Tables**

**<http://axosfinancial.com/role/DERIVATIVES> 26 false false R27.htm 9954476 - Disclosure - OFFSETTING OF DERIVATIVES AND SECURITIES FINANCING AGREEMENTS (Tables) Sheet**

**<http://axosfinancial.com/role/OFFSETTINGOFDERIVATIVESANDSECURITIESFINANCING> OFFSETTING OF DERIVATIVES AND SECURITIES FINANCING AGREEMENTS (Tables) Tables**

**<http://axosfinancial.com/role/OFFSETTINGOFDERIVATIVESANDSECURITIESFINANCING> 27 false false R28.htm 9954477 - Disclosure - STOCKHOLDERS??? EQUITY AND STOCK-BASED COMPENSATION (Tables) Sheet**

**<http://axosfinancial.com/role/STOCKHOLDERSEQUITYANDSTOCKBASEDCOMPENSATION> STOCKHOLDERS??? EQUITY AND STOCK-BASED COMPENSATION (Tables) Tables**

**<http://axosfinancial.com/role/STOCKHOLDERSEQUITYANDSTOCKBASEDCOMPENSATION> 28 false false R29.htm 9954478 - Disclosure - EARNINGS PER COMMON SHARE (Tables) Sheet**

**<http://axosfinancial.com/role/EARNINGSPERCOMMONSHARE> Tables EARNINGS PER COMMON SHARE (Tables) Tables**

**<http://axosfinancial.com/role/EARNINGSPERCOMMONSHARE> 29 false false R30.htm 9954479 - Disclosure - COMMITMENTS AND CONTINGENCIES (Tables) Sheet**

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includes short-term, highly liquid investments that are both readily convertible to  
known amounts of cash and so near their maturity that they present insignificant risk  
of changes in value because of changes in interest rates. Excludes cash and cash  
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 frequently, gains, arising from (a) possible claims against a company's resources due  
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**statements and (2) its treatment of interests (for example, common stock, a**  
**partnership interest or other means of exerting influence) in other entities, for**  
**example consolidation or use of the equity or cost methods of accounting. The**  
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**multiple classes or units exist define each class/interest by adding class of stock items**  
**such as Common Class A [Member], Common Class B [Member] or Partnership**  
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receivables by credit quality indicator. The credit quality indicator is a statistic about the credit quality of financing receivables. Examples include, but not limited to, consumer credit risk scores, credit-rating-agency ratings, an entity's internal credit risk grades, loan-to-value ratios, collateral, collection experience and other internal metrics." } } }, "auth\_ref": [ "r148", "r1032" ] }, "us-gaap\_FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss", "crdr": "debit", "calculation": { "http://axosfinancial.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap\_Assets", "weight": 1.0, "order": 11.0 }, "http://axosfinancial.com/role/LOANSALLOWANCEFORCREDITLOSSESLOANPORTFOLIC { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": [ "http://axosfinancial.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETS", "http://axosfinancial.com/role/LOANSALLOWANCEFORCREDITLOSSESLOANPORTFOLIC "http://axosfinancial.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESDetail l, "lang": { "en-us": { "role": { "terseLabel": "Loans\u2014net of allowance for credit losses of \$263,854 as of September 30, 2024 and \$260,542 as of June 30, 2024", "verboseLabel": "Unpaid principal balance", "totalLabel": "Total net loans", "label": "Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss", "documentation": "Amortized cost excluding accrued interest, after allowance for credit loss, of financing receivable. Excludes net investment in lease." } } }, "auth\_ref": [ "r1029" ] }, "ax\_FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLossDiscoun { "xbrltype": "percentItemType", "nsuri": "http://axosfinancial.com/20240930", "localname": "FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLossDiscountTo "presentation": [ "http://axosfinancial.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESDetail l, "lang": { "en-us": { "role": { "terseLabel": "Unpaid principal balance, discount to par", "label": "Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss, Discount to Par", "documentation": "Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss, Discount to Par" } } }, "auth\_ref": [ ] }, "us-gaap\_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoff": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoff", "crdr": "debit", "presentation": [ "http://axosfinancial.com/role/LOANSALLOWANCEFORCREDITLOSSESLOANSBYAMORT l, "lang": { "en-us": { "role": { "terseLabel": "Total", "label": "Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff", "documentation": "Amount, excluding accrued interest, of decrease in allowance for credit loss on financing receivable from writeoff. Excludes net investment in lease." } } }, "auth\_ref": [ "r374", "r384" ] }, "us-gaap\_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoffBy { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoffByOrigi "presentation": [ "http://axosfinancial.com/role/LOANSALLOWANCEFORCREDITLOSSESLOANSBYAMORT l, "lang": { "en-us": { "role": { "terseLabel": "Year-to-date gross charge-offs", "label": "Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff, by Origination Year [Abstract]" } } }, "auth\_ref": [ ] }, "us-gaap\_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLossFeeA { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLossFeeAndLo "crdr": "debit", "calculation": { "http://axosfinancial.com/role/LOANSALLOWANCEFORCREDITLOSSESLOANPORTFOLIC { "parentTag": "us-

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intersegment sales or transfers is 10 percent or more of the combined revenue,  
internal and external, of all operating segments b) the absolute amount of its reported  
profit or loss is 10 percent or more of the greater, in absolute amount of 1) the  
combined reported profit of all operating segments that did not report a loss or 2) the  
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M\^8!8\*K.GNA";ST%T!>O\*. J)W7TW:NGSJJU C10B&'W\*8E \$&-4@03A%#U!  
MUNL("ZJ\I)SU\$W\O(8I4EY2ZK,PI"OKIH=H)G\_Z\_?M-WQG!;B\_A807AYHB  
MF^!^!+VBMH0YJPUJLFN-3^F7BVEM>JRL+DV-7\A R2S-1C4?\_1KS2\|C"-SF  
MES%,@("4(= \_3+W'7VJ789 @^:T/7B9H!D|ZUR^U!#XGGP@/S7\_Z|\_ ^ZTOB M)3YL@N?  
Z#(5?/J4???F4/O@^=%^:7US048B3%Q\_ ^4G.J>.\*#EXL@#"!ZO?=\ M@2^\$4?  
JKY|HP(+^B|IM(A42>D|I.;F#PU|J3AWQ,@!C\_ "3H7;0#|+J72S2V M"/B=P(7/?X6N  
EE|,H0F^XJF(' ^/^" M(&H'A72:C4A18\_Y-U?T\$)/=\D;?/#PFFI#[QFZ]2'PL9K)  
MWF;7FM>MFWY|MQ=FRNCB&GC1;"?PCOH( :BA>HKB+WX1Q#>QS!Z!/<^| 23  
M\*;H?/RN.8?(->,%-&?;|!/\$4C|LW|\*#%;@S;ST@,8@\_ =>N/%R6S MFB37FN\_IQ+|<0QBW  
O\_1C1Z/[C8\*R(P1O|,4H OS7&O\_U)\$/P=)J/0;4TFOH=G  
MC4&%L)3.\$DD7&1#ZX"L,X!|JLG3GBI3WWD=\.|#)|?.""+;ZC9=..|2^WF"  
M'@2S@>PG|,Q09YN"+(,Z^V\*G|4,GV4B=^<0GUZ;7;&L\$A6EW1@AJ0|;5Q0.4B  
M)N\$!1\$J!Q&(N\$N1A\_U\*+O?'\$Q|\$"\MDHPI1>%(WAI<.R MF,7%C\_Y5T6BYC?  
V\_6D(0K5H@ (GB\_2;PJ1T J!|@\*5L&/I>N.Z9^(+;V06%'HTDYAY& M&Y  
S0;|6>MH+!\*O/0N/#GQ=Z4 P?L-RO>U;V59|'9?OKV-  
.;V^>C^#UTRSOV4L^O9KW>C(H%) AC9@FZF?+GK9,W(\* M'2\_Y#0\$J(+C>&%M28;  
P^8F6/N/\*8Z\_(,K#-"?>O90P;|#[8IST+=?U4I?G%GC(N|D\$ M\$R!|/BODMUDGO^  
.,QU,?9QMLBBFSP@I98IP7=S !7@#=-H@"+WB(F2'P;T! MY@E/@:|B'|Q9J:\*JHH%Q!\_?  
%6#9H:6#0P5W\*\*IB\_-##JX!YR58QE&IC%\_?BC MQ|9D|LB?  
CO:/\_)&D:IK#NTQ|O#.1'=\3|U<")FL>XQ'S%\*459D2&7= M4SY!E\*  
(TVC/O)9\F2E\$:\_5GWC"F(4I3&"|:WA8|=I2B-| =WY4|W-6K|7W+T MO^4@0\*5U!%  
(H@6>\$ (N"W8XRXF^7S:MO0E/O%:RHAS%\_23Z>Q:M+ "-<|6 SM M|1T'-  
T9E!=FC^8S15Y?N98Q2ZX-S|!10)J\_PL-?Y,FI=\_7E)FZ|O|U|\_14|\$ MD3-ZN8&/T'\_-E?E%I-  
!-3\*Y02L/(8C#?TV.G>#;7\$?QC"@/G9<-(EBZ-YX5Y M6-E;@.#TXJ(U4P5W1Z3.+O@^#=  
3)L#\_ M&@8N,X#4\*QTJ|AMUE7% LA"AYQ@X+ 98B,6?TRJY-S)\*JZJ9Z8T!|I#!  
M0BS^;)C|0L3YG|1X\*0XY=-YX:3"M=|B;P=6\$PW0M3%F(?7-DG (9+,2: ^3K+ M<."|  
\*16.O|JKDMM%9%JL! 1Y^ X\$3A8B\$|S!9?^4'EI@\*QTJ/PLU7&  
@^CA!T!2Q"AJ;@D+%)H|%,J;:>:0 -#URRCD>\*\*S"PG&8 M(K,F#P@RMA8<"  
<|O\$@1,WB,CWED4+#P6SS&MWU(<91\$5 ?MK&;RR:7S1UDD^|ZM52Z0%  
DDWU\_E)FKE!/\$FC.,^&@,BR@LSDL@W ML|F-RB61!DGDZ03<2.4229-  
\$LI!30J%\$3(.MU\*Y1-(DD3P5AUNIE9/\$-H'R901=+[GSXI\_,2"-/ON&6\*I=&6J21  
M9^!P;Y5+)6U2R4(ZSND!09&\*H/4T;YF@Y"DIM+M1NR&,3>\$ \_MT,+LI#H=UO  
MXN)78?'CR2>L.\$I<#"LLACSCA!NA+(M?^WD":0!/S#:Q@UJA\$Z6>'8)MSVY  
MU!U;ZG@F"3!<\$N32J^I MI(^%; |\*I8\_G)J.LBJ?  
99RBK,9(L|6P7V@U1+I1G)Y0!\X85.Y4+Y|D)|\^0 MX69LY83RB+4#RY-\$GB3#;5&!Y  
MHL@S;+B9RD61"E'D:3?<3N4B295(\IP<;JA63A2/F:|3GBCR!!UNJ')1I\$(4 M>5H.-  
U2Y2%(EDCPIAQNJ|E1/%|I%+!Y8GCCP-AQNK7!RI\$4>>B\\_-5BZ6M(FE  
MPD)BSND109&...SA2(I0R9-3:'>E^/G:"AJA4'A&"NV^\$Y>\_\*LL?3T-AQ5GB  
M2Y)JP.95G^VD>L.%B>U/\$T\$VY|01;FFR  
M+ '5,IFPI/\$>\$6YI&"W0O> \%J97"L8V1VA>OLNSJ5B(G=.)?)?'!Q:B  
MJ/0NW^7Q@86X&KW+=WE|8"S20NWR71I-'J|W?"0&4=!Z+'C-+H=;B/QL;OD|#|  
(0)\+^&@EUKKE8"|I;D^EUJ1E9 M"|IC!;V.- -K07ELH->/IFLM\*( \_BU'K,EZ'O( \K F|XU8A6  
M'UZ#L>>C!1GX;42E!&9W,B,2.NU>,90|\*4|^:'>5=^;/JZF/AO"&/:W O0S'  
M8Q@Y2T85T>^;:>.:P)6;6/#H|1WLR!+MGCI:"E/7FAW MVW?A"[M20KOWS@(WRL-  
:CWI';@1Q%/\$#W8E@UJ7GQE>E"87!K6Q !)F:3E\_ M3+W82|  
W2T;P;\*6^"4\$PIWQYQR&J9I"7)K@&M8\$)#A;Z- NU41+ZP4\*3>U\*> MJJ V!.,!<1H-  
06UI^60\$X5Q-TQ@C%D?(Y6\AEE?7Q:\_KQY4)#HEAU&45 @DM7\$GAGEY\*KFD-  
FIU"N5Z-\*?LR-O45&@-:F-R ME48:|>X\_#>@SZ8U"5@)JIW4?J4  
8O:'+BB+L3'!%;Y2S8K@ZUD8;%.BB-E3\*

M3>OBS\*0VS,FMUW(83&T(E!N(^9E(0B4VV#;6\$=MQ).:;>|SCMKP)F-FSM(&  
MK5KB!JU);5"P I;+@7AF41M\*8\08.11?J U 46U?'(H;U(9M\*#89#L4+:H,=  
MU0BAT6&BT+"=;E\$;B:DTTB@PMJA '[5AHFJ@CZ(8UJD01FT,JZH(.Q-<41M@  
MJOJN3A+].Q6J>/200LSDH<)J,ICF<<4\*),\$(9EE'8]8,LHX:L.;C)DYK\\// MI1U+MJD-"E;  
W!CN5: MJKL>R85 MBJWNB1)ZF"+S\*.49>29EG2%49!ZM/'.WI#PH\9CF&?  
@DY<&%QS>I^D/\*;0'J4\B0N0>Y =1,PH /YE!%TOP?U?  
MXWA5=&!O\*W5\*ST[9PKM@<@J(\*(\_ @<25P", W:P07O\L1+8F-YC%KD@&'1,\*\$I  
MA%E5L#!GK\*BT!S&/N@EQS@;)2GN@DF4D,&ITJ.S'22G&!(.&A0+!G M/+ ?&-  
U[/ \_JL30;VXY^T\9]50X'JF"=U2/& \_J\$D;#-@S"M@/5.Z9?'36  
M)@/D4>ZN,^H0!:5\*:Y(!0X8- >T\*H44:0 !<\\: 1FT L8)KKT9M<\*]:2QVU M4;  
\*KRS41IZJJLC9# #0G^IXC-6FM#,4&ONQ'OH1<=PEL3QLL!\#8@ ;QUNW  
MRP,&^^\$A^H%Q+..B-%3HJ >+Z\*C(\$>\_8L?,-,?IV\*GHI  
=JV,PJ9D#2FL6J/LQRWI35AFR^)^D M/UY)+Q)8M2K9CU-2C D6+4?VXY/T  
H(YZ)!@/RY9(AH8M0 -JN.1M.6D,V7W M&>Q'&FGC/Z/6GL% ^#)\$Z)#!HXQGL1P=I@P%  
[EAW[<;^],<"J/5>EB!X-APK8 MLN:J%,6C@?NLVG)5BMQ1@0,6+;DJ1>MH  
%S=IQ9I0C=L3I=T&#%F=1&Y2IH M-)G4AL J;.:8U.;JFL2F-0&=ZJZ  
A\\DL+\*BL927"\*^)^5-#JUAR-86O(3CO M"X4QFG3#)+NJ+%.4L3,5!SI0:!(4R,@!EU>7JI  
(@U.TK!\\)S!|P".RP%/XIB MQT#8L3AV#H8=EF(F1;'3\_F,\*\_ \$'X+8\*(,|%@!);XD@Z\$)  
(LEF(O^0T>CI5# M8(7:  
<\$ \_%C&,\*CGT<"D+4!K&J;#!7&\$ \_41N>J;\$17&\$ \_41A|/Q|'N,+I82EAC  
MUMBN,'YX+=I2)VL.!,>E>:8\*8H9'HWFF"F\*&1Z%Y@C:"T\$VCSYSC&S#"(\Z M5^#0T:'  
P>/)"GYD,(CQ1PI^9#\*8| <-|O@AD=W.3+6(X';9D \_;W4H:!/8 M+  
<=)'ISP^"S'21Z<|)@L1TU1U\* @2C|-R7\*S#Q9G'7BGB! J\T4LD6'E6DDBT\ MA,<  
D\XY7D81&WAPZ@P.@955\*D\*5>,"\*8V=7|/ @%L?.KMCA@2V.I%\*0)%5+|T MFC';  
(D6I6&"9>N.%7:14.7Y,O|G"+FXJ%B>FR5 Y3:IV>="H\_9RH&RF-+Q4\*-ISTP5!Y;  
MJASD, \_&H=\*8I%8LOG;< T/EL8':X-45FL8C2+O'V\$\$\$3C\*,X|CLO\_OF: ^J2' M\*XR3.R0-R.!\*  
(N!L,|RC^!7Z#X@&%S!V'L( &YT\_\*8S;/8%=%MQ=NUBJ(=& M0&E'QE1JPU <4?2  
=1&F^A'0#<,W#D(V)%Y:N-&G, 'DG%J(T#K:|Y\_ UYP M\$|:QUY>,'7?0)[R(1|HD39@%Q\*-  
K/WS\*+JRHZH^7^ZEKA?JI+VN-??JHJRJU M\2".H<(840-C2"T30|1%LN(HN;B-0G?  
J)+VH#Z-'SWGCX7T%P<\_TBR-BX\# + M#!7ZA+KP&5;'P1=,(ST\CD+9W P1-  
ZA/AK19(U=J29VDCCF?&7"K..VB!DJ6"@ M2+M2&|\$\_<&I\$ ?J8F&T<.=0BQ%U  
2=".\$Z%FT== "&C&ACX^\$(WON?1!'/>&  
MA!FKYY"@ 'Q1366E4Q>2H9(I)Y(=G=H0R:FY/N/\*1H7(NXD  
M#/'!^Z&NBMQQG.HZ.%C0AGX2V(#K(W?"B64.O^,R F5"S|U+KL|,L4%?RC-@+ @  
>RG:@UN^G M7Z8.Q1)J(P-LB8E:INU ?SR !3\$IDR4&\_4\$ >L6\$ACB!07^<@%J9HH)/.Q0  
MEE(LS78P>-B!.I90&W:8GQ9>I!"J9L9-"Q>Y#UX:8X/CHUZ1"[8\6|,F;&  
M&ZD/GB^6\*#T(^)|#W,2<8(CJUCGYNHL3?-|-(&78.(EP&>'^-1Z1%OU#5HC M O?  
^Y08F"8SBW0-R@J|CN-N4.>XXTSQ/GJC.\_5A;YBNO-|A,@J7;)S53R%| ME15V\$SYU  
B<P%#P/PG#)FFT(J#Q@ \_@N\$T<\*&+U>!"3-D!!G71 PR;  
M&R\_Q'M\*%'<0+=G \_/:"3BR4U50QJ\_FGIU)74"!- D1.'#O#N(9N-X/JYU@\_"^J\*  
(NH"X%0+L(GT>|G"N\*, MU(5J\* ?J?3J?!!732)7OU^\*A91&7:B6(2/H=|/%\$TRJ8PF4\$A@-  
+Z"\\GJ\$>C^|#Z,7(|4M<%7"->).LYXT7+E^[E3UC4Q8MHXMV;T@ ^|B0&4|XW1I-(QN  
M.UA4ABG89>.)HHLVE:\$'IMAXH/"\$365X@F'.E.;?V%0&\$G@BZ#&!UWML?D\$ \_"%X|V7  
UQ1A:PR'0-5NS+5E6=\*"KMCD<&@JT M\_XWE?%/G+SX"#=C+ZB/H/DOZ?/67D:'G,=\_  
Y#<(&KA\*HMOGFI=OJ"+)U="ON>7,13|=C\$+U| MW02LV4U.Z(?1Q5|D|M\_G(2)8?  
0C&GO|RI;.0? W,09!C%X2 M>\$4Y!R3>&?K?ZOG>ZW M0:|K"E>-RX:@2 C0&X>-P/\*  
0)R\$DPL;/9\61ESW|KX+7Y"X!F'012HHAPA MD^H|..3Z7:X) <"ZVX7>Q57H\$#V%|;  
:\$>@ANJ I2\_5\_ \$%?/&55C)I?\$MS1 M<39#|\*\_!J(XFZH-  
)#"JFOWQVO7CB@Q>D>|APR4V?.\_+=ATD2CB^P\_# \_"/\$< MX&=4) 1-  
O|Y4@VTV5,/"VB%|:BAQ9R\_.%\$<#3?\_3ZN=\*0|75M=|(#7GMYYN> M9.L-33/??  
=0G,K)T=&C^F&"\_U-3:|.O<)%+ ^W"A3)X%>1UH5H@03O+CJ!6A MI4?  
X\$7A.Z\$+A>S^O.&AO@92JX.(8^L<4V?0P|E\_NX"2,DIHP#\*,Q2- :|9Q< M#+UGZ-  
:1JCB'&;(R\_N MW4"X\_7'7\_ |J#H1!3T!ZA=RT.?FT+2RIUKDY;EPA MM6RKVBLB\$=Q|  
(I+UOJK2CJ\*JABG 0^/%<"VJ9%M0JK@4'=ZUNOT-T  
M'5>#KJ0@<01C|SD\*0P^IDF"\*5=|!% ?W7)J|@-;JY2^Z=840'?KB,LR"Q&\_X:  
M7<(^AJTW?A#BR/FE!|HK6\$U\*MBK|^T%N\_&?R4!. G^ OPGB(W&%933\_,GCUS  
M^8S)|R|:3|:TR3/1,2>WQJUBT.E>-K8N3B?PL,@3+ \_")09\|6?D>Q,R".%0B.;3%T  
LQ!/H MX("1\*WB!X"6QX(R(H?#QY\*LP4FD-\*5TABBS#FM60L -3PCJL- S5+N5)FMZP M|?



<=I).NZ\*6N0D7E\$0<,TXP5#Y=5!KA\C1(HI=+9%Z\6MMQ+ GO:B1P\$H6/ M^#D+T]\*L-  
: ^@#YY !/=8Y"5,W(Q-Y\6% 7CN9-%CAW#B\3)GU9JJ6ILG MM \B/K9<-  
X)QG/US@YXGSY2D76O:BJ0+\_X1Q(MQ-XQCZ/AHA<\$6A/\_60VD>  
M!";=>="9KWC>9.:B<)27ETKV2\_1K+QJ\$3\_.%7Y9JS1MDR?X&'T#,J;L7=P0!)>.,-  
=@KGD0(1-X\$^)\ALX4-S=\$'R,| M!,8?!\>'#G\Y\$P-'5;?X5,&1?&! =O#K^YR^6(IN?  
8R&!/IR,T,J>!\<=%\$Y/DI M\_A1S34#.\$R#SO! ^Y,V\*R%JM M:6AV75'DX\A-SAACKFB?  
O"DJ>N0M#KNAR7K1V(HJ-Z0MF|.Y=TNLAFR\O|=1 M8%2:|7Z<9JW|;-/F2&T5:>  
(V+4Y49:\$\&\$%7F\$RC>(IC>DDHH"NP\ 0 ?Y\$-MZ;.L?+C\_B#4G\*/Q5:DBR, &1|  
C\Z3\1UHJ1 M.).T5-#F|";2YQ(G-W'6SL0QW8-|&^3'POHZOB^;2)|16A51C\%TGO1F#UB  
M>SAZ8\_SJZ&;Z>I\_KWP?|+X|JKY&UW^F<>(-7TY#B4|@XM@O%.Y?!&<\$9?1  
M0\BA0U)N!T.;4L:F!\_DCZF5,P(OV=AW!>#|Z J<%H+MHS^F'K;.D%T#L+MT(-?  
&T@J#M&GZ1"9F;1D8LTPADTG\_#5.AQ!<|U:4?&EDP@ZD\*ROLB\*0W\*=8 M^(">AP  
MQ%.TR,2C\$.^GSM\*NDA%(WL|B";P>\*LE0(#=G\$ \_DH"B!PA0\_\*TFSO  
MD6R@B^|\_@^:;R+7#|E)HIG#R\$E\A(R4A G@BT)+GB)&^ESEG\6|)ORY@#E M8\_H\1?  
%D08|7E"@8X+F<1KC;1)J+A/5\_ DI/-;5JWY+|@2F%QE "5LT&AA  
M0S?,H|L,9G47%F(DOV,029#80Q\_)<10&>#WW7P2(U087H8-7)."08-052("'  
MTX\_>;K7%,Y9|P+NIC|<;=\*RS|N\_#;I>|"H/Z|8'P=;/7\_\*RH2B.|(!EY)/%C  
M@A,\_#JW=TO'.|16,/W)M5\*(V6L(,ADRFG,;R,;B&NC=H(\*0 @^&@F4".  
M@|01+B#C\$@&-L/6QJE;!0:B^JHMXC-08>DLT6Q01<,>(!B\B-K;0XY!Q@JGV  
M(#0\$X5,RFGW=0+87)&-SX=+2)(OB<\_C|+6"KEEA.1K^?/LLJT7;|!|?)L  
M<&47;QCK|\$HO2+4M\ISKRLR\$7+8;&WF@LW:+\_AQ8=-N\*&KAU'=5;MB\*7DY<  
M6&LH/4\*V;Q?\*|/EADS\*( )9RYNTQLHXW:S\*A\$YKE8FGGE|Y3-,^EQ0N  
MIHU|W76K^3ISL,+  
<9)Z)\_4V6S>FG62KSBjY2A"ZS&I1;3XPI9#YS#,ZH\HT0Y3\*ER78L\* @6PF.=@'E5>ZO  
=;Q"G)JU08KWA MNF@:B:&A=2L(20AL&J>>))H>M@YF9\;G<6K.|Z' Q!5C^  
CVN=0DKC+,P MIWAX(Q|A?.P,6|(A!@29\$C/OKWOPJ^+45+'NA.'R/X%8Q)|5-  
A0P"C)K905 MK04V>."RX.@'HUEJ\*I;\$> 0B|.APFA"-BU5O^%;|SW-;G:5\$%9SG@R\_S|;|G  
MA(3\$'1)+PV4JYB>\_K|D7Z-)IX\*6@2%|8>P,4I8:4A>,A(S+^I=;I7J\_9!B3O M)ID)??\*(WF+  
(KW&\$)E=W0Y\*TA!^ (3!|DSZ|G27-4;6F;HJ2K8B-.C|M-QMJ M|G/IULI?4W-  
HA/D|5;ME4@\*UH)S9Q70AM%"YOR=;O(PA^UL\$P M@=%\$)\\_  
2XPM|5W\*I:V1A^&PE,3B=0+Q7H+;%T#-6(11A"7E+|DX-""B ") M>ZCC+  
(4OG|N|>>.G>:|ODH):<"Y\$)|WB3N;|O.E9P(V9@|=#ZY|W| MV.EYZ|V3|QR)!9"  
(G/'.H/T|KX#!&5^ \08^LH3KBN#H\_)3&OKC\*\_!!X\$"A/X(PB84/TP!,70|H M\Y'+?  
%58SV7^!'EO;Y3Y>9-\*\$@)-VU-PR;|B !0N^>?'>)P>D4OR|9Y>!\$>X  
MH#:@D'"0N\_>'>!47+ T3-\*8D%#:H@7DCR66%P%5!9% @T\*0"  
MUK'^E1;0^Y@6;S7:DVY(?33H|\$|\$<<(7E@T1H+7+Y;T/<#!:NRT+C(D\_)  
M6(JQG8O|>?)>DVI-I2%< R|2?DNK\$W\*1K@9;+2|2Y|E|M=94&T+K\$7@^SC2N  
M#|.HW@?^%\_C,=^H:6&1A YYNB"..8"7QV>RU2%Y|G 'X\_Y=JVI-X0K-(!'L-A#),D:  
|>|).VDPN)2I>TL'H^N:SU\$,(W""JWC,MVI-JR&T010@ZL:D,DS6U8D4J^\$B7A4N\*SR  
>H-,Y!| M;3>(5'M)FLV\$%W5<80=1&P8|P:%\*G%:H.N/ Q?QXS,=)31+ND\_& A5R8MYTB  
MTGX"V\$PQ:>;TH)SW'JO\$-L5OE5RILPWD%K&\$7A\$S;@1:\$\_Q>62O(#D M,J>YSE@!7,%  
H|6F\$5\_KJ|-ZA:HS#%SNC|9\VI1P1DQ#Z)&:UJTXAGQ/I\$\*L  
M+4FP9JG8S1XW31>D+=005YIN6Z:DJ|NFO"U6UH( 72LDVJDZY&6O>|49S\*ZY:\_=\_W  
SO;W;|ATI&LGKKU5" MQ6%8\*50=Q\*#Q^&4E%8I1;\_;;^W+0?  
NJA+JP7;)E7#\$9X6J5"|.);R2G+=K M3;YT5YJ|\*E6Y ERPC\Y2%+|S=LUL|LKS77N-|<  
MK\*O"7)6J\_0\$NUD?BO%5KWG3^|.:#Q/E?7)BKPE+UL/TK'=7\$\*\*1;0SL|W85  
MUR,L@L|6:LW+UFUG@ (P#9/'W?MQ=MOM9;!YIESO>\$J5:O-8.>\_SJ" KFS7XG  
M|Q/%I:#@WOOR?J>Z;;|3^,>/5G> |..@|UN;\*\$;TP=/K\_ |C#2O-K M| |= ^-ZZ^WM|(-  
QU^G\_G6K,J>-'.5;|51K<=GK#NYZ M-ZE5=W07NVQ?87W%M5-E(\*\$=)).L>NJ)=P  
N!7'JJQ; BO| O<&O|3N>YU\$| M%8,8KI63RE5Y%<,MH-CT=BAR^| ^UOK)C5|VE>=  
|C=N^U0'#%PQ<<5\$!1;M M5XJIM4XSX:"0<-VZ'/3NN JJ#MNY"N|JB  
8LRDJADSS"C^Y=^UNG/VC?M: ^\$ M?NNF3;)Y|;;?X%|"OWWYXZXSZ+3|HO"CW|;?9  
84^@!'DCK|\_@\_D|MW^N+O\MM=7?  
<"\_7ROZS8RG982"KAfJ@P:N&;BFHD&+"KRLE;2MVHFOJ-7  
M71QPG<1U\$A58U)9UDI%O1Z\_ |^Z^=KQV>F%XA#&@FUT=<'U& 1;/6|'>^=5L#  
MH15BJE:&3V\$/R6X"^WL|B7&94/6E(:IHVE-PM@CPXV@3SI>?7|RW&1\$IO2:  
MXRD\*+J3%+> ^#OUILGI+BH7FE\_OHT|MY+/W\$S\_;<7VIY=B|KLYM&T6+>#|!^  
M'T'PLPZ&"8PN@A\$7F).@:51C|V@\_F;\*ZT=[1+14LIA6K3G B,/MTW Q\_PU|

MT=ZB<0RB!2A#%OJ:UWDH(? :+-F07,Y2 :J@I&!,T>%1<[HAOI@RY,K@&>U  
MMI46!AIE!@E:4LF?\*RMI2BP/L2M(+NKOKZT')1:VBP6Y,:/!\8?PFC:JWDA/  
MWBZXUA^T!K,SHCLRS5C'-%K@VOJHUU^ 5\$0HO6RLSI2R0>,J'^UNOWV%ZWWT  
M>S>=JQ:NQ?>U=8.FT1;ZO!;;Z\_AU\_%F0)UYX"7J;DV->'WX\$8.IZ"70\_:AS!  
MDFSK&J0>6<(7RV^\$M' (=3S'Y/#M^Z@5D(.2FSZ)U"7!;6S,=OR\_!M.EL0;;NA&S)>\$S-?  
(MQMEPVT,0^K7YN2@U9MM9^A;Y9^\_FF1E\*P!;-0H\_:M\_+EJF>4-  
RGfW48THBI" 0:"46F+@E%EXQ33/VO>TWQ\JLX\$E5S^^(JXZH>UQ%PL&,L M3  
,ON<.,131V:PC2 1X)^<"I(UPC%IH; S\_ ^I8;\_ "L 8XBOK#P!;+C!"6H&+ M\_VDOX-  
%\*+D\$402!R\_(97T)J0JL-"[LASRS# MNHI+EXNZ\*8FZ9'SY]JPS70#8A\_NS&0O-  
Y<\*\*)0WKUM62%Q&JBHCV@ED1\*XU M9=\$V;?P\_)3\*RJXETQ)V8@T+F#L9)Y#FX)1A>+  
I>X#4HOPJS5"&R+S9:E94'.  
Mj0)45&)P!VY5%55=VE=>UN/V8&M\*B.7HVF+\$BX;32I"DZ2+IFU2@J:2O)(I M"T-  
\*)J.^@S !/E&\XHJ\0GR8J#3UG%\$NMVM?06G+X1;!\$; 5-7S\PIZBB)NS  
MBI;DBI9>EKM0)&IS"E^"P\0TR\_QH\_-4Q3&4+K1DF\$S ]=W-^\$ \$!#B&&SC3R  
M\$@\_&W\*+?;U7(\*-J?SW2-E!BUIFYKE-A4W\$(HC+.\_@PX3JUM0\*4\$'%1;W"15D  
MZQ%X/MZ6KZ.%L!X#O\*E?AJL,&PIE6QJVZ,HK>)\L1&%.ZNLPZB-"MY|=?XJI MTW\*<;  
K=#MY.189\*49L\$=[A63=&V\*Q1GYQC+JW&/@S\$;84R314.6\*<%8288M M\_NW\_21T?  
N+4U0@^3'V0A-&+ !Y@X"PK.&[&%E3-UQ Y7<#\_-1S#FQ \$7T'P  
MDQ"ZH&!H\$NX))VHR+1%\$;NT>4?>6!2\*YUE1DT=9I ='Y),=@ML7""/HN9IF M[5]  
<>8XB#[H"2(0A)+(.PIU4\7E8\*%M4+:'Q'72@JX@MDU\1L3/KI#5&Q"J  
MBV@\*MD5\$W>#F;A7!M\$7EE@TF%8')\$#5+H01,) ^P-  
E>^J'"<8S>BK[^:YEFJQ>@%R\$Z+\$2@-7L\DH-+ \NX; Ml.J2'#|-|L9>%=N-9PK  
#\*J\URGH..>:|-06F04V.^08L|;/(8DZMJJ6LAF M/<|T?  
Y5DSO<4RD+U)DZV!":J0;51X4;;0HFR\* MJKJWT'"\_CT+H;- '5^T"1M"Q1%09.R>!  
IUX4UJRSK2GA/HRB\ FZ?--B= TY M(^;7C)8%!4&7:DU+\$U5E\|@9MW-U\|L?LMC-  
+L;&!B4+GB\6?F\!85C MG,P&OO)ROU>\$W#\$^T\$"@@Q\*3/>G\_0N\_S\K\|V;J\_9=  
MGP3>S,J9G\_5JRN&>NN+M&1>UO8\*DTTM\1L/\_2I\*ZTN\O,T\*N2@U%IYF%W3"H  
M>UEZ9?T^W?#8)Q)64>NGH@;.%N!|@6.&C;+I-#\*)O\_'O>=GI44\*F3\&JHK  
M2LCZ;:0\*Q?;YB%151+;X (<0\$7P06;1-)" +JWH4>\* \_RLH'Y-G!TW\$#:LASST  
M7&!KN%S14,A!45LV19;.-&\*^F7%'R\$94>/58M5=0M6K;'RO1-#7M:4FM MMDVK#;N9\*  
IE/L\&\*&%C5969K ;24MD5%0R-GY&Q3%56EK\*R)?#QB(\$/G;.&V  
MM1+;F#3"=A4'2=IE56!YW!@.Y187\MJQ(=M8V\$8A6.A&4\$AJH4\NJL"09M:8MB6CZE%@  
R\*0/3^:2O MIZ?#T)AC48BG>"GS H!;;@1A M, ^'"Z\AT\$RC7@)RGWJH@4/ QB-<077HL)A  
MU9JJC!Q'F9:<8IZE?M0B;+LCQT;(4731V+ \_C'(4!7KKUZM)9>!^MBCN>A#V/ M8RAW2?  
@;0LF"4F!\*R+C01N-4U-E,V\*I:8SH\$%S MG8\*?@)?=C!""?  
AWVQ^0C\;4:107BXH\FF@JU77;2H7\_&K=?CG'X\_"KI4A"Y) M%F6%EU,\_>LC6<7  
1YGBF@Y<.P/N+C5)N\NXD;.:NG"#P\J@S<=I  
I43\@|24VN70>Z@T\_W6\|B&2V4DHS^;:D  
M\T5^TV#4@PQ&KC6EAK1Z,&>U1T\$9:T+/@L;AQ\_CM\1C)P,,VY-DU\$8(8;G  
MW\$993\$=YA\;K!U> Q\_L.#B?GZR3\:&T\*TBK)TQ\$+8/!&PY.^\$!;23XC/3:DT3  
M&W^\*J\*JKVY^S>7CDV21^=^AI\\*9)G\* 7(6U4="YZK:F;HF0KHB\*OND^SN82+  
M%VSL65686X6QN!NW#,(M!3F)AKJF&=7>W"H\|C3VXA=P.W1 M&S=O7-  
WYVL;TNP8HFA9+U9=0\|M"V..EA-)!!\Q)A"#G#8&!R,=,NL4.9#"PT8  
M\$QKXR+CSW+H7" Z8> GP>9K#\L\*CI&XT>\_K=FBGK&#|U?+C.C0PB. MFW%V8=  
(;#L#S&@E3D.&RQNWXR U:I@&THH+ E Q\_8V\K8B:L>HU'1U?YV,3 MW\\$\$H ]=-8(HP;?  
5N"F\JRD\|V4\H^22M%S!H>=X1<|9V;AQO\*C8IFCKM.1A M-TLHT<"-YSPRS"  
()X&KVDVW\$1\|M/R=E\*PNSZ&DQ!6?A;%E%M+F74CD\$;5DLRT\*0C1-D(?  
UFK1\N9MH/T>0& YG6-M9!\$V=GV M@2J=/M714?E\K4"MP2-  
I939GZULOAI!S\DVUD(=&KC<<[D\_ ^-FP+;-U M' UR3TR93PD^|CR+?;W/?36\_W\$?  
XDN6PV/J#%,9K67,@KA%\_./B0)U\@!+/-M>1\02EIO# K P6D+(C\Z;1L\_<8D).5T\$;!  
<&.00\*|"\$)?D.@R\ 2.1\Q9-M\ \$YGM382(OL?9J2'H4F!9@1(BXBZ(\$>X2?GSPW&7.  
Y8AT?Y?\*IOXZ=)"/@L09YLN)IB#\*WA\$.B:K=F6+"LZT%7;' X-M!=K\_ENW:|\*;1O\_-A!#S  
^GT\$P<|Z&\*(Q)7@#\_";S\$&+|+9\$ \$T><.&MQ3<2)CA M&"\$2?F#5\$H8D3(N%T@|P A?  
A<8\$J!F+,(JP1OW+=A:9R ,@-4W"H8 /ZV! M^/O-->Q?XD\\*S!;!^AX4LN5.,(>SBT.E>  
M;L;SXPO;^D%?|KI7\6Z\_30\|JGLWG:O6H(V=,/1/>G"V=XUGTOO>IF\$N&Q7V  
M^ME\|^!&J>LA-3R/UJX9V""XZ\#L7 KMS6K^SO\*G;U##9%E=:'JRC\*!/^V 2  
MPXO9+Y|=+Y\XX.7""|@8R\$V?LZ=GRP-^P5O\_'|O\_3K3<|;=,"43J\HL-)&|  
M.-."#32G3ZN?FVK#-M6U7TD-^;|W^P:S82,#")|LJEQ3E-\$7YOJOEJ:8\W/5



M,@K=|>Z@WG\_YEC!3SA.Y^W/ 7GGE&O\J4^JG<236=f|=H#4-"M\_1=:~8:\*.%  
MYG6A64|>\_U\$VWBB|.Z7|G%5;<42QX?(?PBEZN!N+GOV\$#WF M\*7C").V4)F>Z<  
MRK8,O3L@G>Z@=?=?N#|C&QU7GMPZRQ:\R7|&009ROO6@K<\*\_A\_\$\*&AOZX:" MN""5-  
UG2:DU-M41E\_Q:.\*|05H\_O|W&@:;GF9X.VK77@>5F,K|Q'SX6!FKR A%?,T#@  
MHH@9'.X6:"@LY4:M:8B\*N5HVC1|'8Q|H&Q:-DP#-1.:6.-%-3!>3+0KQCP\_J|+3NFD\_3\_  
)CQFC M"R\E2JTI6R8R:?.>0.3!4PI1E-,VV1=%N)6&9HC(0J8\$1>>3"M-R'T'@H.<-  
MHW!,3GU=0f06(D?X5URA%N^?"E|!|+-22|YQ^\*V;|f%EP:+M==\*JX6KF%4H8X9  
IL%FV&V1TFB!S/O;|4@Z%C|CTYI0'ZUK|/\$RPW%|P>P;-MPNMU6-MO0&  
(2XC\*LBCK>Q^0.08 SV<;X38\*'|T8HP0Q5' BZ'J)@+N:|L.7#\$KSEN7D  
M.JWN&CPL#KJUG|,Z&2W'B:;0G0G)4\$"|HF9"?T=1\$2)"|FPZ(J=+=="6N.RB  
(I7RQ.SF2EV6:25%TC|. +2 MM#!"YJ; (=1CA|4NL"@K+OH'L3-  
,ZAJ/#O1QV,+F+EU,>)DU<2E |,|^XC6J MUZW/S^7P|H6|?"%<-  
X/P:A3|175R(E\$B\$:Q=6.!:|45G\*T(A>C;G\_)6#^ANA1Q\$U<^|/PH31>A6|2T7F91A|%)5  
M|7X>@: ^M;NZL\_A0^/X&C71G74^D%#| 5N#|P(Z(GG+;|/"!)OL4L  
M1V\$ \_0Y5PW,O6:"E!Q@.M1W5ACX|WN=:T1\$7FN>1'=Q)2%L,R1N@1CYX#F2IS  
MSLV|/\$Y"RF3\$XW|\*XAB+; &\$A5;"0&C(M5<>XDW D)Z\$<|\* @8:/L.BXMYU-@D MA55-  
OX=1|H#6\*X39#QG|T;> ^-5^X.%,|A@Q/P@GT\_80(#X">5 M#2V=AU6WV2=8|\*400UN;  
MDI(P)->:NBY:,BU=-,^|N>\$52\$#:U3#M\$Q,&R.6=1\*\$#XQB-KX(|?^<1U=N:  
M4YC\*+7K, #JC ,W@X07W#D)PN)USO|TDSX/HFV5=3J)1XHPM36Q, IW M?  
3!\$R>\*|U8^ ^-L!)A/A". \$K6"# .T=#^)|!P+X\$Y^=VR)BRS&XEM:XG9A856  
MP\_GC/#6DFCC:L@Z4B2/<\$8(G@IP #RV7#"6>908BEV 5AN6S3\_  
M=Q#|A\$F:M+7\$^%U|?(.4:5)T6G;|N1=P1.U?,I9PXH@DJB8M'N7Y6/\_(91M" MDMH)-  
G1(+XWP)Z|M'IRVS>Y5R'9M6:MFC9\_\*AH%<&S1=GO#1Z;@\*=JNP\$.  
M:/>>XTS1.YT78MW#/Z; >!"=Z5DJ\_GX<|MCG%>|YC9|JU9QS>T1#3I5I3\$U6Y  
MK%IXW\*:G"4.;<|!+Q9!,CO5HM'2D.A|\_ OJJJ&Y6 MH>NYR  
IO8W0E|%+UGKW;L:P7NHJD(X/081C^LX(1|56P#.PU;:=J;?#|<-  
H7JFI\_8P8'9"\*39>8|;CU^D|R MJQ'S?\_|#!=S|IQ!2V|Z'P92.H:4)"N40.HO(%O,,  
+>IK2XXZ|P(L3G/OY M""O<9|3B,KQE62 =@#/&DYVY9;;OZL|;N\*23)-&2G<'=@R,N"@<-  
R|BLO!MD.!9W#^./^1|UT%&1>4UT01,YCH4W)D;^\*.\*@|7N|7ZE5Y=Q+6FP|;X;K  
M6."65|=1.+Y\$MWK!%)&C-SMU&'-%2,ZS|E(#|SC|C,R)A\$YO0!\$+YT\$CF.D  
M'!/|H|!'8WV8==HJJB,"?>HMT79WCORP NR5 2|6T^VT8->&;?JL42YM\$TY  
M7MMEWI6M>J09>82|1 M6FNJNJC GRE+UVX)O;JIVYYUI&1%L^ ^|T.PH@'<-  
O21,KS4M131\*Z|-WRE F M%6LDE5=5WD\_ ^"F+/\$2"( C3<6)C@1,1P/\$:2%8| Q,SV8H&-  
A7)CQM.|WUX M%OJ\_<-  
'870!N8=3'J'W7U%+>K@/M#/RSNxE(S%6^M%#YN'A"PRXKSS(\_1TX4 M2>  
RQ65JLTSIY<@43BMJ|. ^E'\$6F=@VL9\*.\*X3>\_EXDGUY+X6-=2RTMT/\*F\_\$C/B4  
&2:S\*IW+U4?7WJ. W\$F0L;-YI?|"- ^<323O M;0< 7GBA9>@MSGOPT(AW2P@%("##  
4TFA=|OC\$(\$ \_2^)!22\$<1P.>A+&'F7|!>F=XC\_#SD^E(-?^HD'C|7\$ MDPU74XRA-  
1P"7;,UVY)E10>Z:IO#H:% ^|^\*4IO=-(IF,YB !UB\_CR#X60=# M-  
,\$+X#^!EQ@C>9DLB"9OV/|6@AL),QP>C# I?Y""=-LH LDZS#"5Z\$Q 6K& M(HPBK  
\_LIU%R%!:8,TAA\$;!9SMAP?CR"337L?|TZB&C@+D6|JW?>WWANM-M M=2|K1L1; ^<-  
N%FM:|GW9ZU|AWE!7 OJMW|OI7+4&Z(\_ ^/WSO=T=| (7>-?KJ  
M^ ^U=^U=T7>>W|MOM:1JU|?JY?O@1@\*GK(1W|4=@X\_"4=J)/V&&0Q6RA5LGBB M.?<-  
A@\$L.+V2^?9|Z8%Y#WDIL^9|\_\*-#\*6&V|7DRK|.M.I=AVP|)5K%4R9SO|  
M<:9P&F@>GU8\_-|6&)-EKOY(|G\_3O N1=XHR^D)7MDTQY^>JH1>ZX|U!:>|^<-  
M:DM@)6>3L?TY8\*^|AY0,\*W|%UHUAHHU7%?67P|4=6HGSK  
M0AH%MM@IAZ0B\*5H.3N2:|; >C96BFEI\$? \$M)UJ\_Z6,53\*2EG\$\$\_T.G\$JH2GQ  
M5\$HN8>#X.W=01F^LQP(\$?Z\$PC+\_ %@+ H!NCT<(H|PT%(P#,KAL7|\*GYP\*D\_!JLMP  
M/(G@":\_Q|YB=KFW-D(& @7'1G|.BY?YG&B=X%P>AJS<<@.=;W'DL#%|D)\$GGW  
M4Q(\*|(2W(\$\*7%-8?N+6H;H%S#EA\_@HQ&\*>6E>'Q.(JW%3D2"JTG|BM\_F&\_MS4.  
<#+GI\$|Z\_-N|F5J M+R;QS8A2B%,=-;EE,5^C(6?:L?! "C<\_XR)HH:67U2"V'F94|  
|1|OSQ&EG?:B)|IXF>\*ME)9+>5.D<|f/%/\$S1?Q.T2YG MBOJ#WN7??  
^W=7+7O^B0F;'X6VO\_XT1G|BX;YY4G?WNRB.\*#1;IA%CU8L."#<-  
M15:E#Q89#4M|\_PA/\_L^5@D\_B8|IW3\*9B|\_%M'9/9T"S:QD0CG>@\$3BV?AA&RA<:.\*'33@<-  
|?<^M>(%R""3:> MWR/KKB0Y3Q(|SG0|4FL)|WA>!4.%#I9#@?>\$?TH"MTT43#<-  
|=/|^HB|G1 %& MW,\$\$H|=85;\_B5.V),H.(@CB:?  
1"XK9;E3(G;1'2AF|UA7IC0U9H, #:R727K  
M%614=TKL0Z2Z24VX=Y5+&:@O|1DKE^T!,5Y2@H:KJB-6G3B>OJD;F)L/>V8'>CG9VO

M;4GKIM6!;<?)YW&L#5@%&Z:\G\*FK)/#^"W!#MUJG,^'F!,^R'5Y..WJ3\_&M:0!H6Y-  
WK'Q?MXOD;51Z".R  
MQ.T\_IE|RLB:CV%\*Q97\$N)@67(2Y#KV7(\*BY#Q5+V+0VM53\*RW<\_&N="=@Y"  
MMME%62-E|ELIB|PT6\|\$#>|UE1\$S3"J|YMP.3L'.2MTS%0Z^&IF8/%"4B8: M;SUS\*PU-  
4D5-6NUDB1?T;BD,2AI101-,B"9N\$%  
M3;\$E4;=7;48%\*S1V2SWG0P?.\$T+FS&7@<-87=Q|\_AVLWG58LX=SAW.'PI8/AU2?  
O"\$YPIG#N<.YP|G#N=.|;A3R&Q7J.K|8LLE=7|A6...@'. 'M(+T)6D<(&5  
MIN@E>0K9G)Y+Y|OYL/Y\$N\*ON.1).V)X6Q+B:1H@6MVA8H9L>#| ^#,.5H5G02Z  
MY++6\$XC<;U'NK8K%87%;K35532JQ>27?Y3I9+OX&I&G;D\$9NPS5NK\,(&5|\_M|)  
(13AM&9\$?\$D&^\_8NUSN:1|"N-,0Q:8IHJ2OKHEEC|3GT/L3'09\0\$0^(:0  
M2Z8|5&\*Q=00WVQ0-G:LUUC&WSKM4U|N7X#E590=OU=4=\_&|J05X"^S!Z|!R8  
MXN|.N%#D!;Y#MP-(/T-^%.X:/A:XRN^IU&K:EQ %80@!NZ&IX8@\_6C(B92  
MDI\*H&RJ\*!L0Y>EGG#N<.TZ^J5FLNO:4|.TIF0WSG.(6<=%2DM MY\*P;BJBJ>SLEIVWB?  
@CUL6?MW>KCNG!H\_%BEH14I+0VM(7C+:VI#|5JLAJ/Z M#%!|<&V|>|%I9\_4FKJ)  
|#=%5.222\14#=#RG G152COM11@V)7R=FU="86M%  
M(H6MN;QR>>7R>FAY/701;47"1;05233MDKL|<('F GT> EUL(EUL'3Y:H7%%  
MPH7&946T^4+-I9I+I0\$7Z@V9O26\*.JEIKDFZ:"H6V^LTR57X1\$|&SK;CT8\_9 M;,<@>O  
"EX="6G\*^>;7^PC?N;R%3WZ0!PGF@X93=(DQA>S'!Y/-M@|P+ "  
M97+3Y^Q%V>S1NU;R&?"TJ|\_WEN,KJP|89NF!@:6:I%|N+T6|F!4/-I|7-% M:TB2M?  
8KJ2'\_|^ES#-Z|\*M<4C8:E:MMFF/-SI>"3^)^CV'9.I&'Q.6|=D-C2+  
MMC'12"GOC)Z,B|.QHL|53&)(7%BSBH+;A1I M)D,WJ|\*D#('8MSD.I.>:^"9.1.'33L|C@I M-  
%:2R^P+^\$ASW0N\$2S#Q\$N" \_M1|9=27\*>)' :KC+8'W|\*NJ\_|-0,3<+;\$!-  
GF\*S(G7#'"'+>7|YZ!|=M007+!5:XW-) +M;?LISHH710\_LYT?^=!G UE%35(Z(-  
MEF9V=V\_=\$B13|2 M05"UC1L43-T4=.:8:#Q=4 N4=/:M\*C L>FY348YU;E.6TAD)BB)J|FJ-  
@EUS M?S@ (Z0/AP77A'L5"+Q!"UG!Q@47(BY\$9RI\$!T^QE-5:4S-  
MT3)+3K#D4D8%VLY5R@J=3E"VE1 L M4=XTM\*\*)AKQ/:74N:%S0J)EW(3G;4(JY1/"22?  
8+&I>SRLA9L05M MI?7FX18T?);6QB&WU2J?  
\$GCHL:@J!62M!U\*/!44,%SZ7|1E4Y1U)I:TJC=Y  
MZ|)\$|\$:+:'.9.)4LP|UK^7/N<.YP|G#N<.YP|G#N<.|0SYU"+M9\*|:.#7+A:R  
MOQ<=Z0M|5U:M:2FBH>V|R(8&\_9#=#A/KFW\*Y'K7)'16HB+D8+'@  
M+!|JSJ(DP@LJYP|G#N<.YP|G#N<.Y4YH| MOJ5)!C\$ \$7Q6765CQR\*3O#0?  
@^3:.'M:21)Y|U-2FG(0WH(|LD:6UZ1:DU% M44K:^^1@XJ+.N<.Y0R5W2@R?'\$  
/RS3IX:JGF=Q.(V<\$8HA+|R39&5DTA'PU M!|F)I#  
:Z>1Q:)JY4\_B8NEWDF'IZ2+CE\_# 'UHN(E\$Q1|JE&S1\$5:/7.5/V66 M(XE.) \*G2\$9&D  
M+L,X^0Z349C3C%D\*+&BUIJ\*)NKI:XO;4RC:4N,ZB!@TND!4|63?@C?Z0<@  
MABY)\_8%|!# @F,,\$?O21/G5=V0E75BRKOZ,\$2MJ?E(J^F\$:++1H6Z\*:^|!V;  
MD\AS\$NB2RUI/(\*\_1;E3^):<6Z/65 U)M.2R>O3R|0O\*8B5;HVXII!'SF.LP M&H#G?  
WK")^F161!'Y!OOV+M<|FD? KC#|^PU671,/8)HG"(G8DN(WMG""Q# MZ"73'O! M  
UAW4\$G? C2|EB!NP&DQ&+>@-P-497S60;K:X<@!4\$X("FR<&8#\$G#DE1 MTQ!-  
NZRBA!RA5\$8.7E|&>EZP2:H=QF%)DA&R(^)F  
M!\*M\*K6G\*M!@9NV8T9M6|T@>AMR|7I-HME\$O'GZ)W^EY7IUE1'AYN+-=6)2VR  
M(7ZSK7U,26V,5)6T;:(40U2,O?WB|IAZA"W,7.IGU\_W-L%UX31!|5A|D52M  
MUI1E45444;%6MU(\*;XIR5)\J@^NK?=HM\*3JI-&2+JFB;>|=>:|:X#X5H-DM  
M:5PB8=B4!'6AY96RXCOT=%(-;&GM|7-O>>7RRN5UB|RN|+4INSBY:M::FF6(M!E^  
N4!S@3YX|%)|=":P>K+&':N'0O&J5<+\*,RS27Z;.2Z4(B??).(JJ-XA8  
MLB4JNL:7:2|27\*0/O4RO|&T|V#\*M2;6FJN!>XZN%6?A"S:6:2W5I"\_66.00E  
MR+),6GV9QMJ"#DPMU"27X1.I\*#7;KD<\_9J-=>HX#\$8VCC/O+\_<10GEYES\_'  
M;:6!1I9FJ"%/O/ 2|#;G?1PIY" 0%BL(X6(-Y,H=-M"@!\$.!|,8G@Q^^7S+)W!"ADR4V?  
LV=E6\$\*/6|D>P6\_-O\_|Y+G)Z,\*V&|IA M8DG+\$ENR%Z??R@U\$O\$^KGRM:0Y\*LM5|) #?  
F\_3Y\_1>Y5N:9H-"Q5VS;#G)|K M!9\_\$Q|30F\$S%X&/.B:SH5FTC8E&.M\$Y)D-Y7P-  
GZ8JS+V?K8;,\*K%66|^9=M4\*;%=Q|^OXQ?  
=IC+MF0(TRHWNUUU5I/E5W%P<,+QJSC;^57|\*LJOXL+\$K^)^7  
M<6'B5\_&KZ+J\*"Q.\_BE\_%A8E?Q:^BZRHN3/PJ?E69PK0QNVHEY0<\_D:4)/G M  
QW|JEQ3I#//A8|IWYAHS-^@;TP|XCE,>V8#R3S?"!^&;^,YP-Q#Y)?Q<%!  
MVU6<<&=Y%6<|OXI?  
Q86)7|6OHNLJ+DS|\*GX5%R9^%;^\*KJNX,/&K^%5A/TTVW|\*45\*6|KO)V4N)H;UIB+?  
W\$@|>%Q3S9<#7%&%K#(=U6|,M M659TH\*NV.1P:"K3\_C5M29S>-Y0OW\$\_  
Z\_<1!:#\_K8(@F>'|)\_28|@MDP71 MY T;WE)P(V&&PX,1)N6/"YTP(OWE+J:!"R-

!%1H3H&8LPBC"M>7^LIU%9JTY  
M((EZX5"XQ&7I@B3^|\@DTU[%\_BPP?>%/;YB&5#3ASU0:MJ:O\_:IHXHHL-W2S M-  
;IL\U>?U+=AK4^XDY:PTD>=&'M%<;6[V^<-WIMKJ7 MG=-:\*2ZEXTUK?  
IVH\$@ZO>-4GLPYZ|ZK=|>O!/1;OW?3N6H-T!\_]?KG M>|L|Z N|: ^&RU?|5N+  
|\_|/\_JNXC+>0C#|D\*)\*B|4F0?-38HH3(BN)J(0G=U:|Z5Y)L;B1|@A5J83() MUW>|  
|T+OMGW7&G2ZWX36Y:#S6V?0:??\$"\_@INM:R(JB:55+  
|\_R\*TU=NF>P06!GJD5\$8255G)E"H)::UJ\*:&@Z)7\*P MJTFTXWHV|ES7AZ?!0,O|SS1.2#  
<)>W(-B@HCMCN=#(9BO=?AS\_)<#XI\$PB<)' M#  
|F|POV+|&&\*NU1XP4!;RW1R\_Q8+R7V;2O\_5+Z\_66:.)\*)-R:N MX  
3AP"/|P+R604P#M'@\_B0?;2J4HP8IVYI?W1;89FJK26"M@\*WY3@1Q+|C M-  
5I8>6JUIBEJ>H5L" ZIG\*ONH2"EUYJZ;)EE=96B:3FF7??VDA&,<'>HE'OE MJ-  
|U|&!#5@KU4=RB?^<2L2PIO>&5%SN(5DF,A.8V@F-O.HX|P2/,C\*+"LF/4  
MFJHJJOH^G9#?P>|A5'\$>FXG#:XLN/A\*|3 0049;DTZ/KG"QBTJVQ?@\_2KGSC  
M"0SBU#J&S\_CWE7 @MV!R\*N7^"\$3P\*Z;KY1)9"TN%560\*DJBH-B46"S>"CV<\$  
MEP0AN|8T1\$M:|8O;:=Y#@V\$0\_7X@HDF,C9%BEHJ.MXTU\$9&(\$E.%&|O' M,W9/  
C@5|S#0@|=S,HVOX!!&\$=EE3;=BP?..ZOHL|)JM6W I=-4A0%XSB3C  
M\*PS@T\$0685^K-35#H|1!65PQ\*H'1.EF|T0\*MFP01  
MX1#9O.A1P@CZ+K&\$T8IX9O';B,,M^"%^(&#78;1\$9KS9,8V<\$7(9X|P!A^ M5T1O=%\$?  
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(K06E\$737C6)>2|/8>/ B&AN+ RC<\$S4  
M\*C>\*RPTSS"A|C0B|)"A|&"F&5&N:FJBKM&Q)&(!!)1@Z5+LHJS\_ |MP9'C\$0@>8%H3  
I#X\$7"("G1 NC)SYZ.+PO\$(+Q2.^N\*OA|&"4/X 'V9P2| M( 3|WK\_KC">(Y-  
BMO(-B&;\_4EAZ%&\*W&'N?5N.F.LF|(.4B(.B3,7|8DVC M(|>  
<^LJKYV2Z8\_|+AT8B,,D"8&31F.)J#3@X|ETA")-SR^ETBQ%5CZS88|3K\_7Y/D ^0#Y  
(|N7+);" 37MG+FH0F %K8D)CMS MO@?N/9\_D?V2; 8?7Q5T)Q|\_7YR<\*YRT8./M% M\$4V-  
@L0%'ONG0B.7 BN|UK0LT=|7LZJJD"\*>MONA6"VGE9=:Q/\$Y+Q-X+XV; M6T8(?1>'A  
F=B|J(\*=6:FJAH\*B5F"S>(CYA|>"!(R4CM&J(|H:4VD%4Z|Q  
MEV(/\_UPQ\C#69@F>P0>;@A|Q\$::|JBXB\*B((-7%DV)EL-KW.H|1<;+@4&F MHJ5=%56+  
|\_JS"S?7 &)"7C9/1K|K/UR4|U|FY%T\$\*;^XQ4A>W")T4A!\$&M-  
MR5%N%5.)JB.IY|+PI>|JB|JH&ZNG#|B)?%BDM)RT>NQ\_1\*=')) (Q=\*^|'G9 MS?  
M%B(O%\*V;TST0I\*ZP^A>|\_@OJ%Y%Y\_"A^\_ (|!+:?7D737236-  
M>|X5/Z|8Z2'\*R@W"E0/'U(M@:T;GK.3|8NMA|;#5=MUJ2;6F;\*RM:E0F|JO(O6U#  
|U>NU<-Z"):KJ MZND+GK?-)KRE^\$O\$4TF0I.FB9I"017QLS"WZG|'\*8=%GS\_17|!\$,?  
>T,,U M^V5L8G7 MJ^8TU1=.<#@C+ZF8 ;/V\$:2\$65|'J05K%BXK@,|!><\$ MSL600?  
+B)/+NIZ2\*5%8'&;H6+P--\_82Z-Z"\* E@%(^|R4;=  
M^GX@P2HMD;|-6/H052#JO051J|BQ:TW=WKNJ\*P| ^|P%26ZSBM-F6N%+%%.|4  
M>T&V?O(J%4=BP2H\$BZ(K8NZMD|272\$V,N#DG"T>|Y8\*/" >  
M9;202X:H6"6\$ \_GG|BK(\*5EQWNJWN)2|8<9X%\*|!X&7%Y\_#Z|^+,\$>=<(I'  
M+>5|E9&TL+Y4:DU#UD19WCM1C S6@=|X9D!Z18OWI5 MTGB"=\$T<)=  
(4D%&\*8)#Z< M%4Z\*(-Z+<\_!W:~4.C)LS|QL.D/(#;U Z4(V,7%C\*H6/M6E.V  
MT"+,WB/AH@%ZTC!NBG>3/"8AL'8<+U.VN:Y<|Q?  
X277=Q&&5+/.3'T+LKM2S3=MZ1|5 T'R ?(!|@'R ?(!|@'R!#V|\*R3;\$SMK;# MWI  
4)R@A=SEWNE@U3>W=,NQ=SZB\_>X:HK."C'HH|9^I4HB%#\$30SA6+N|78  
M\*P.+N\$Z)I(JF65;=K9.E+#.X+JUWGO,M1Z|W>)HUIJ3T0+G|M=;^UA4Y7P&G6  
M(ODIM/\_QH\_/\_ZZ;='?2%5O=\*N&OW!W>=RT'|BCP\_QO\$9^+D?LBEQH<\*: ?\_?  
M\_F/J/2+Q)|N?|LZ0%\_\$4K<%|\_L'3E+1|HZ\*YF83K^%%.T\_9P6J|^#"6P/A|I  
M|JG4<|JO)4I66;5Y3|\_8|4,ZAUSL\*,>S7FNJ|FBLV?BG#)S|N4H\_P\*4  
M|;R\_P@"B4TW140R:9,?\$LJ:"K(L:9&=L\_#\_"B^X|<#%2^V\$6&8% M%|MM-  
E(N8YE==5)X^I71-2I-J@9WE|&Y-J\*E|ZUJBK+T1'XLET@ND6|DTJ1)  
M)&TLDH|LB|J9ALR"252^WT?|Q>W03\_HY,@=-<-7|7|H^C\_NVD+O6IA7XA Z  
MW>O>W??6H-/K|M(;YY)0W\$%\*!!^B\$R8 T2+\$M;?2#^KW\$0X#N-[X-[S|Z|!  
M5>V@Z=9Z"'E1;Q&1N|!P5%|!^<0V|J>DL@P<"FP8#H|<13CV X^,P\*,C|.AE M+  
<64K+8,Z%8G'\$,A <\_HD5B\_|H-PN|.K-A  
M7(Z=\_#6,|L(.3L%11,/0\*,'.N5BF@PC=,X11C\*L^K+89?=M@|!&./,>'67O2 MM-  
\$;PR|OPH&SQ=S3@Q"4D/E#K&A3;A @@@9S'OR6L6"=%&E(BBR=\$@\_.\$6Z^' M5|  
|X::@:M:192M:FDD)K,|%KEUHYO=U+5;<;|H\$;:Y%;RC%3Q/%%YT/D2\_M^2".O2&:+7|  
(/P5D1J744&\$+BQ/..!\$F6-ECI7W\$P^GIE|<"1C !S\_|0| MWD,CUT9).E-\$GJU)BS00-;T)C  
#I!\$\$.B'|H|. &2\_<)|B^(. \$W3F68HNL M:4E80L^(|62LGJ;8| G,V7&#N7&3,>.E1YB

SfS,,GAQE1G\JM\PIYSVAURG M\$O#.?6EUI0OC\_H>0ZZQ\DF8?  
H\W.QK\7,W)4Y%+OLRAP'12WK:QP?(!\@ M'R ?  
8"D#\_)1@GV:6VXI^S\*Y>TJ<.Q'NMV3K8\_ '(?X9N74V)SW%,:|BE+L\_63  
M//''2\#;G/=75(5D^T\;D #M..\$:C><&F,2D-AZ,QR0CB%=6% 0Z9H\\_(8D/\*MQV5U"X OD  
@=J6+5V#CY\|V:DG:6(STAT")X00HU>X\_P\Y/G)J/9"KIT8\;0 M28M;P#T:Q#39?,L81  
|>0+)VE->VS\*I\_BZ5\3?)TDL\_|>"QQ>#)AJLIQM : M#H&NV9IMR;\*B  
UVUS>'04\*#\;U6NS6X:1:,93, #K-J'\$/RL@R&:X 7PG\!+  
MC)&\3!9\$DS=L>\$O!C809#@|&F)0\_R\$H+(O(TN\$ V#XSP56A,@)JO"\*,(FY1\_  
MV^>W#9R MK |\_%922O.6M@FC<+\_(6JV39SBK'MER6-JG?7RF('J(\*8 !0,O\*IW^|!P"O  
M( \$00W( SJD%.NKG\^N'C MUWL\LG#W\?|N\^V':SR\_) ^/=A  
%S"Q\9\|27VZ^RX\|/\$1\_O\_|OX\_2E\NO M#W\|WSY^O\W\|<"|HA&E^D.X\_?H\O/\_X7=(56=  
(4S: ' ^ O.@^SV\H-%<\_W MS9^!-QMBF\W?:H\^V\Y;4:H:%P7?  
RJRI2W1P7:E.OI7XN!TF5Y=XY43(4'NI  
M\;CY9V8W'^|R6SJ:YMN\|P6\_8Y.O#%,/'3!0/1MJH/:|6D\_C.+ \$W\_TN@(#  
MS3XD"FIR\$%TVW'>6%VZ#.-7QL8\NL"O!;5&/?ORMEW\|O1?|D-XL  
MW887\GODW1^5Z;C2">0UB' \*6WUN,'\$ \_>=UYW.OVZZ@2+-|!HT4L8#0'23,8  
M\_(A\$|J\_0!86\_@B5!|)XQ40MLGEW/2/7G"=4U)0BE\3P:SB#XL2Y\|WU18P\5O  
M+%ZP\1E8O,F\$MK>EX;,@21/K,Z,->00F !|XCJX/QM/36<;2V/M)I\$=" HE, M\_.>LMK1",G  
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RR\7)H/#W#E)V.DN\_?T%)\$G3&\*;!238Q30"6>-/@3@9+G Q\_EKK M^)>  
|XAEW\*D1W/\_|\*JH\ G@|B?IBGF5^CR0G@#5|P))\_"Z:6T4\|^AW"%!|UW  
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5>I94Y?+\_:(H2/C+R<<5I\_1G88+"RYS\|F 5E89;F4HO^8/SZ75R\_ H\|O  
M=E\_)E#+HOX^NB(17;J7R?TS@7ZYB4\_\$0"W/PFN#\$R#1|!L'Q M9X 63<@  
9"CH&|X0"9YN\B\|C M?S"6||^\$4S^@(F+'X5%/"E B3K)7\_J\_0@^9'+C'Q:JSUP84\J&R9R.  
%L8VY F3?TD69=" M^MYD#^O=LP?J'Y'(KRFA?0LIT4%C2E/<5XF&!D(^&"J,/\*  
:U4^7"+|HR\_) MT=M/MZ%)"!H6@"HE+OT5M6CFV%O  
B\$K\$0BMHBUOHV\*L(S27J+Y@A@R4@0>  
M)92/8&8\$EVL6Q3,OW1OQ^|!%LDLE\$T(=FDPP\_F2(\*HO\_PNX=::?WGG\$0@E+S1G\2#|  
|!#30F'E5XY>|R"D7W\^>GU\$ \_M,E<@DR.U/XUL2%|F\$4YBBKMZ\2?  
5O\|Z'\^PK49M.AM^)|J8G\*=\*|'=2# M'1WE(@|>,\$07\_KIA.\$TRA6W) 8FO 1\$;#(\$G\|@?  
3S;6WAU\8S&7: ^>|N\#W= M?V\H\|H451SD5MO ;J|M4%<\*TX\2L  
+ZD@Y>8Z#\|)Q\4\\*7@^9^V6A9\5UE1N3,A;L\$; M'L,H"E^XU(AF/+LR!L\_#JAU=  
=D<=.TQK#U\J54PIO2\|<\_F";TY>)6!"Q#(= M'6CZT\|DLSFB!5W:|&U9NX(&5A:I\_  
L(A!DMPR6"B1L9R9\_74?\_&:NLY3RP3S M3<&B(#^|R9!&%Z3\_SWN>O|\_  
N)EF9FB(G\H>'FYLETW E93062^/JT4\_|U6D+%WS1 M(\C)>NBV\_S\|D4SH+UX&  
(NX'0:\_XEYK+C^,K6N\Y\$"@6"^#76WX4B\$5I.5R\ M9%F!6FY.0PD)3QYNN?  
\$+A4N.@\*-60+KN#)U;N/M&9 QV#IC;Z6G\_\$O>6X'Y0\%3.YG@/523IK0<|<(5N^GYT\|P0G  
)<+|!\$LZDY^-?;=%3(%;|G\2W M@S%B^">J>Y0I:\$.H\$;IQ8S)\6E':TL1(F;8GZ\G539"\_X?  
%:++;BW2W(DW W M\$S8ZRP5+-++XCJM)D?  
C#YDO%G:IT0Q@\_AQ&R9,'V\$T/K\_)R\%)\$0ITA%7| M&|  
|A2/"@"OHLNT0&=" \$L^0UVPXITP!;O8"E@NPI\_|AQC)#\_RZPS\3\|PBX  
M')/U(=!@=BJ,JR?=T%?%N=5+G?=TBXT7%%V66#C>90|;)D\_ Y--|S/(F4AD\3U3)0VE+  
M3K^EA +XTOK>TB7?U#\*DGKT?|.),Y=M802E^|:84^B!85^B.2^<-|%-WC:  
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(YL&"RPTH46DE6 MRL9,&U?/39 M#Z0RS>4!%73>Y M9^@EBV>PMEM>#)|AP-?  
(+ #BN\$ \_OM"38-KR+ZWEK\W>G\$87ES\|7!A)|@IC, M8P?%YP"\*|@TY\|OB:LX3?  
++1;Z%|E9+G#'\$SMJL7\*V,^>Y 4O&|CK@0\K/M4'F+D\$B0,D^OZ?8^RG/LAN&  
CW=8N#=#9)HF%U\|+5\$44\_@I0K\$!|Z,'1V\9 M=GN-,=#S' 88 T-TC\*\_  
P\|C0.9ZD\|)QEL\|WNEFTN!-3\|H@00(&5UJC\$5Y\* M4\|8SH!;\$?"IHJ;|KE4\_P5L!  
<=B9%SEQBZ1M(^@,=%|WG7WT,M^EYPB/U'LJ8 M(SCV8A!#-'2479R3)(U\*L;-2;1R.  
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<5+N5OW>3/I1P;2A\$|V^>#O #)OTM%R|5Y%\*14V9<('DH\_I51=L\_=POGQ@52C  
M>2:)3,VV|\*L,;|E>>W+"H)QQ(>KTPW:!!-/69^G0I#--DN8KXNG%(-R8<  
MRXM'D|=^N\$LAEGC8+M\$8\_I1|(R\$PVVID|RA+"XJ6C.>/SQ=>/=J=6.P\_0F<;AM=#1;VD  
(PMD\_F8H1&M| 8^/G L';I:'ZB0>K1,TU M3|1&+79AF\*"('7CH?"L0E@'2J@M,  
UN)@O&KF)^-I98'5XW#4X(;QUGJ5L>IK M&89DV;:B\*CJS3:"CS#XGZ1\*S\_-JN|JV|SK?  
YZ90GL)S\_|L\$4R7PW7&4.?ZGO\_MUY)|X6I\_BJZ4+D)72AF-CU/-;,>N:ITP;+\_  
\*+M7HF4B+\_+@D.L1!BCX2|\$># M08UNNK?<+TF<3\$W@P:R//H?  
GTLK3H/X60@15)GZ A M\$+'DIUSR3YF\$7E|J3.GPU|&\*TJW2|@5?  
\_I#//|GQF89T,\_=8F!T(=+Z/V\* M8'<=\$\$(UAA\$J!F?  
4R4H3\*AYM;/R3NZ=+%6BT^DQE7\*X\*M7\_%0E>?9M%"5Q# M\$25P.Y055HQ:\_62U-  
:6>Q\*:XYB?/C\_Z)\$>0/B|(:!6&\$@IJ4AKIYUN+3|>UW MZ9\_7G\_|6%K|LOH0|P=C,IQ-R-  
UH/MC4JW4=##|O,B>^I|C:T'|XGE=;H06" MZ!H73\$G;B(OL2>Y+)UHP\_>\*2G&W-  
KAB%6#,L=1L\_3FCB,/5=9P'T|17TMJ3" M9(Z-PIRD13V<-/'MQ25H  
G6BFCT,G=F84K04HY!;O;X\$2VC&)'D=>TL;/B" M\*0;S(I% ^,)TE\*RZK\_##D8MC9;-  
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M75|8WP\_HRM""WJVB"3>|J>Y5")WTY|7^T%/2/2+K6Y|J.?NY!S^|W;QN.CT0  
MD(4\_\*3WU;|7:%FQ|>NVZ|AAEWZLT=%7MV999ZU7G/\*C=BUS2|&)G@Z=J02Q4 M9^\_  
M!;V<4N7O-,V<-G9;)6T|L2Z;5AHB521\*+5H^ITZF|^4%=0 MYDH\*9\_#R8?  
S;RO2;|3)9")\*3'6E2Y12UE\*LYCO:@;/%%I3JLF|US6>ZCVE5%D60>PNY\*27\_#;  
(R\*NN"RG6I\_(>I#KRN00;!)Z0FT09WD\_60=MIXK,^Q,^U7,D=W5  
M0SQ#X;\*.4T\$+54\_-Z)NNP;A|Z|I'^@JPGQ'8M|3!W@'VRGV\$#8-U'V'!"((1  
M#L4(&@.I;\_D|?;V+D5F;|H4NSZX; MK(K|\*GUY?W|  
;|T.U6/^0%:/N(5J2+LW:WWW9OV!/'"+G7J^#WP\*HWM0>Z>L  
M;HV\_EK9|ZZ)OZ+\*J\*9SL^ )C+##%F'!YCN|TGNX/FD|7%'F%S+,X4R&,:): M^-5"|Z  
MKBKKBBLPUD&,.5Q@3.4,8V?CG\_@"X\*\_MH5|XL2,Z'+!B-I%7Y=-:|\_M|>  
M6P|QLR1)X>#ZJJ|D+|T27|562%W\_D\$6;P(<)\$C.A8,:)#Q\*(/;<:"N8N(BYCOG MTI+?J'3S#.  
(.)KW4FWMGY|9\$N21Y+|YT3R8U\*H\_ ^Y(KA+-G8(7R|/|I&#S M'X#B3&I=T|X'M664  
S+\*D\$VKL8BJ06B<'@ \$17'>&7%>BK|?CNMV>=W:9(H+C M!;?Q-'&6&CKK?  
\$'PPMZ9\$KMX8;=!9G8POUGP04?YH#1CH>&>8'&V M)QPH\_B4Z\_Y|OK|  
I>?;A|N/QZ@0?.IZ39U|GJDAQ#=#2LP;"V|GNE38YP98L M:9>I<8L)S:1LHA+UD-  
%\*Z^"S>2%W=U(JT^\_.|ML9G|D(=02<53"B8|&@FWU8FW&WW.0?  
\*L!\$,!\*BP\$PQ8V=9LL@NZ;=H%,UT\_ M'T1.VK3X|K6)%!:@1|FQL@IH,^O78 MRD5?-  
W5.XID"|"L+LV"N'ZY+F|WNU(%@!,\$(IV:\$D|8A4K MWW&W|A0X3KP8DJFZ?MQ-  
:LRJ;JG\*S?XV8WE1.T!5|\$>LZ^AC 7'8|L|B4 M9C;N8<>/>BLP-L?8J?  
OVV%UL\_3:1L;>K>=LI/T MV7<\_H\_0\_6CW3F!UL'R'P-<<7UPT|;&Q(JRJR\*  
|F")!U#V06%V7W;8 M;L)Y<61.Y\*( O^UB R0#TU.YT/L%Q%A"|  
@UYG=JK(XB?!==QE=)UL!Q1)BC M|B7"1'3IM#W?3IZ8L#?)(AY3:A39T2\$D MT:B-  
=ZE5?\_|=D5Q;F#CF""C+-EP6!5P%&VC!-=Q,7&6"CO#1FT.NX00P7&" MXWB:.\$L-G?  
D^9|=JGSNC V"B41L?/H\*.RAF6;7=V;^SLZD/RDX0GV\*\*C;%&B M#+N1N6X%WW-  
D=WF|7|!&H(U3JN9,F8-5^&,-;@X+VQ1G;4M|=M.<\*X<1);  
M>Z5/T0R|(WT.W+#'5<\$5BS9=EEU+&^!@TDP S|38YM'L7<7-U?K8):SX(..  
MAD%I.D/#34'G;5,0;=R.>4QPL&% S8)0;L;(TVV0:M  
M5FV#U!IXFZ#V.X|'P\*B1<'XP|^BP|WE|!94W|@DTP^<\$0=.BK2WK7Q?:6<\$0?RQ;?  
T%+C8AK&/H|Q\*B(3NG+O M7OQA,L|!L?1@-D)E|8CW""2<)=L?R>;6-;3;  
I&+\$&O&J4@9Y#8?HK(5OE0X< MSSOV3;TG\_!3>"L5YYDQ?O-<8E7YXA3&^\_  
HNO\$V#K'T>A@-V.1QA\$\*EK\_XJC4T-&ODC\$:>:0#C.ZJF9ZIN\_9H9&G\$  
M\_:=|T7^@!F8XDFY0)E'+T500?SC\_7..^7\*X8ZJ66"C3XA0ROD\_RJ/A>"&7^N  
M23UU7/\$L(L.|X#L>+(J=|H|L|O=QNCC<;@YS\_8@%BDXWJ M+|R?  
A(;?"|EG;X|/M?'|!\*3D%\$8\_1C,I9+\$E|;'\$=&ZYZ- M|L'6BFSX,"P M-4PFX0NF %  
()&DO3B,0P+@EE(%+)FTA^D&X@N);>8SA+L@BM|)P17O(2:01K M(OW\$19'P-  
BG\*ET)ZQ+6@C@D|\_|R|@=C\*8%/WX3/\_.E7:>S%TBR!5?D?O"EK M @??Q,9P4A+?"  
@?,#VQ.ECYQ)6T5KYODQGZ?%+IS.4IWHP&V79S&Y"K\_R|O<  
MS>\$E%;TH7>KZXOR93V;CAJ.?UZ(GIZ2BL\_2Y5|J.?NY!S^|W;QN\*CW7L I\_  
M4GKJW|9KG'L7F:@T+-7H 1.4#:OB=5,O\_LBV)W@9U"FH;BB|AU7(\_\$=4KA0BW??  
EH<6|5W/AFW8SB MXA2=PZ0AKB?>VH6)MY\_"B.8A/8PC0J002TOLT MZ<\_%JW!/I@EY?  
B21H"NRI"E8C"6C?@VZ|Y'?3E|XY2?PL4&%J;\_Y@-M2%\$M^ M \$ ,9\_#R8?P;L\_-XU>|:6M>|



{#>|Q"T#?HOJ!OT(YLPE.. NM^:TKK6W9  
ML=SSP,>B%.;WE5\*83(=B|K0\*@RDX\$H#4O|1ZSJ9J^NC%)\$TK5X|\*""OY\$'\$^<:  
M&>U45F?\_JM|N8@^V.UE|V;LI"9"EWGL3+QBP: 6P7>-N3L^..G96K/?W.G)4K  
M:|T|/T22'1 !8@C |H/QQJF1>/78R.H9\$WH"A;ZF|C\$|YDV|Z|@,'LMV"AX|M.QXM.<|ZJ:  
.:BX 6!W>.) M1>#@KJ.6SCZ!D\*5^!>G)|X-8"B-I\$H\*(B^EQ:@Q@3.&=X9!<=).\*7HLZY5\$|  
M^/QI:"G\$#0=WB47@X"Z6?:I4EV/AO\_)>.,?  
@TO|U.?:'0Q)A\$|7O.CGES!\*GKPG(CUZIP0|TQF(ACGBM|1<|PB?%P|:(VPD6KV5  
M\*K0!6VT,6>.;1C\*&\_@^+P&72&'":WP<.,)&KUZGR&PJYN.S^MA+J-OS>U&FM M  
S\*&|\$.F!>.=\*ZD7FNX;\*15MPJ60N4PQ;K<;XP8W&&=D=\*NJG8DX8|36Z-=T39F-  
|L0N\*4(P+N\*N-JZZ-O,NB-S MT Q'P'|3L4-#\*OK\_78'^S4)J7L0N&^H5|S ?  
1/6#D|2|TA=ETZF17V;18.Q M%Y-8EB\*"U8.!U!|W/XYG>  
T3LN/-94D\$PJ,^/01#5X|(/%J8.XSEK,Q).8L M|/|G .\$.= Q8V"^R'44++?+"I9  
W\_%L@="7T;.:Q6|GEMY!A E9V4X5?B=: M59|0\*#@+^!  
PE%#H&#N|XFZ^)^88>>7\$D\_D|C<|3TI<6M&X)3-=B8%-E0U-/'  
MX\$3^0SO5|\*WPVVDFJGJ7|V^\$+ #ULG@.7LM3@1Y9V\_0C!S22,TVYLISN+O|H.  
M|P. M6>/M?RJ(XX,AR^#\_ZIYD7?565=8=SQ|K3G?'?XS@2+"A9=TQAX9U\$+ M=  
5;UG7S3%A4L,B"W0^X(VNOT%EYA^IW9PH^9U43A?  
1L,@%B|H&D\_ZWCNW98ISC5D56'5M|KC64|ULP MA,QA=92\$7GZ  
MRJ)^\$QMPT\_80\*R|=I!1^><^,HCE<|#\_.K;H?-ZL8\_-"(@\*&6A+YC|.T(U02 M7DD)#  
(D>+|HZK^%H1,|@32,2XR\$,K(B#?\*\$61C?;?QCM\_(B)|POF^"|X0QUA-M|RU>\*N-  
'D%#MAB3X6P"1N8D!\$).@=,& M\_M2;X\*|H)|R.\$'^+X55@;-\*Y3#U |S|!=""!XI?^  
"@K04VFE@ '\$\_Q^;F0GM;'ZS<;U'8=51%<-N\*YG;.)K M3|H&N44/&R%^BSF&2@1X'  
&>)V47%XJ\*2.(14PZEV11&00NH &%3U%(O"0X. M+<..W4'C&.)O+OMV-  
8;)1\FY\_N\_/T9O^\_6>\$|WK&G114WJZHA^O39P8%.M! M&.:Y|U7%L15|1VSE!.\*  
|HBI\_LXFW)1>#@ M+K\$(-PE%#H&#N|0B<'76 0.|A\*+P,%=8A\$XN\$LL  
@=WB47@X"ZQ"!S<)1:| M@|O\$(G!PEU@ \$#N|:G4VVE 5"G  
MH+JA|!Y6B2PZ6JA>-3>^63;IZY^>A%-\_7(41L\_/|Q"=++1&J M\*!0G&/W7,+B|?  
B+!X%7Z|OZ^0 HU6-NRD|SG@8|Y9K&4IA8?.L|VQV#V/5)P  
M5%CP((+XV|QH1\_DZ^U>5V@2-V>YD10|NI@2/E4C03U@=KRX|.W:TK\_-TN3|:  
M5^>DB:WP78M'T|%,IRDK2N/:6WO(C%-4I14\*GATC4=5SGD42^F:LF\$T;IG1  
M\$A856|@|P.R.^?E|303V%U7@-^=-O["\$AQ<)=8! |NZGJ9>>I7\*"FW=\_J^ MKO7\*  
|K;|^=/04H@;#NX2B|#!76?3,VWEF\_.P:7\_ZW+L#XD\*P0Z/@"/+TXB,21#  
|/PEG.E7!0G20R4^I4|TA!FZ6(7!+ M\$8!WU>5|746^U|7->H6G:=7.TH4B4'I\*3:LZ2G<:  
|K&NO4 3Q 50KDKFA=3 MH:SS)909><"XU<&^Y45SL;)T@F6EPP#^|L?  
Q#\*|A\$G=>3W?>+/GT41!&;A: M|OOI:'DV9LBB;\_%?174(Q\_W"BCVYBM\_:D&"MYF|'U/&7  
M%K=H|H%A|S\$VSX%5|^3&8?BZD\_CB5(E?@5=U(Y)=\_V.|2=D)5-9>3PEOD16  
MNIS(RJX?.KB9A#&FB#Z>|3^:H/2LSLJ6'OZ7,N;6N)FHW\$W7T<%#05/(UNR  
M8K.\*|G)Q-'B':VSO|9|S@W:5.S>Z9G/&G2IPIROK>N\_|R5H+W &OM>!RP>5S  
M+G|U=.;O17&LD0P':@R#&=8;+ENB<%#Y;!P M,3H>UV%?TS7|3%806|O)  
(OS:M;29/6;MSX\*(P&#^1X8E9^LQEW\_C@"6|QT/I ME35|IQ+Z" F&V+T=\_QJ1:0B3!B,Z?  
0|'-G3YVG5Z|ZXP\_>|LWT=,8:+PO@T& MP%  
Q^4#2\_|9P11LZZWRF.K+JT%HI:'L86P+9CX?9CYB1E@%9JZ@G1N,CBYV  
M@9\_%1B|D0S<2|-C(!K-%LJ&@Y5\_VZJ^S9R#-'8\*6>??:U2^2C\*Z-GKG+7?V9Q  
MXH|>TTM^,(2%N+JD=Z4KCNQ|S-\*\_8Q8NFM?JJPQN%2)GKZRJ&G%!BZU\_603  
M2P>|HU\_>>\*H#A?|CW,++@J?-XOAO)"(@#&71/|C+.T>E8174@)#HJ>-IMYK  
M.!K10TG3B,1X\*@/+ZB '4F9 &W'CG3^1\_:3A#-|%;XAC+,F#5B\*|5<|,2|P=  
MK4;\_>0K05.&|A;\_\*&Z"0\$0DZ!0?^U)O@H&C G(X0 M?XOA56"0TKE,/>%"08?  
@2H(%+\_P\$3@,%\$^1T&8|SR%MOD.P&8^TV3I&IM,' MPOA|Z5K TLTF=.DHH9^|Z  
BHC@O:D:Q|G|@1 M K>85:@H@,<1V7G^=7&9J8@D'G#C4)I-822T"PO0,X4K=:'@X/!R:  
|X#K G% M=LO!N1A<;".KDV.SD:3?>(S>|E>\_M\_3V;"Z&UK/QS903F;>S^|MJ0Y9LCU46  
MCWB/L-G.DNV/9&WTD\$!:40/2 M&|8K|S)B\_<:HUZP/\$.8WAI%UXFQ=8ZCT<'FF)  
(:I\$|847Q=@>9\$HA2\*OWO< MC\$4"202R|B^>:@T-  
S1HYHY%G&JA.JJF9X)&M!H9&G\$\_3?(M@>Z(8/4N\$S\$Q  
M2W.E07|12F|1H@P5|>/L%\$\*|30\*KQESGSM2Z-4&N;M6JH6(<7P?#S|H"W"+HS  
MMI3\*-.WAW4\*)AAN^AD&THE/C|W1X#V0P#OS\_SDA.)\_@ WWT\_"0<\_%G+=N9(  
M2/LIC""9J20Q3+FU,MEA6|-)<6Q^>X!-Q^ZBH|D\$KY(|>P9A@|OB.F^|^-9  
M!VN34"D\$FV|J6.">H\_A+)\$^DY|D(NG2"\*B?|>3/"ZMF1RNO"E\*H%:U"-6Q:  
M6:\_JY=9&DUI/4PPVKW)ZNL'F51HLRJK):E3: 3MIJMK&?:UH4|6AYQFBYV)9

M7\*X[3P#@QU^9\IZ,##M=)A[\*&L'A=R+OJO\*NN+RVWPI6]!%&-"7H,](A3  
NN#P[!@KA-WGCQ6/H\$-GP5 M3>+8XOED\*L:62EY1^!|RH%0+@SCQ@D3Z%I\$L;".A-  
U\_FIPMY2E\("-O-FG=M^+'ZHW1/ #U^|LKJN'..HU260ABU='WZ;MT\_^-)-8^Y'?Q.1H9!  
(X,QGB)%MM%=05'F,F/K'@Z;Z2,..FT;=U8Z'M?  
SOR;M/W<^Y:Q:H<=>JW;1UXW>YIGVO\_W&.W?7):5^M:#+J"!J"JLOD7?  
+%KU^@@@U#SU4K/57Q\$R=ZAU:\$I:|J'WJL-LA0H|=IMC^V!4.?08W5 AIX'1-  
U#DQ(KK!3(I3T@ZAY:);% )3&8-(0JM\$9BJ6W!\\_S!24 MTE3-FB[W@QW9:(?+G?V1C::XW-  
V2(OMS7-'DLNMDD6SVC\*Z@NKYU"\_5W6!;U MS5V=FQ,7!7WK#05\*AWWKG:-,%?  
N,'TBOQHOBWJ.\*\*[5ZU@/S M':KE:MUNTWA58E52-RST?Q2<\_ =A#C=MM"N\Q-  
EJ1MV!P>ZAMNTW?/<:&/6^5  
M(J.G098\$LNL&X58,W8W\ZXJ\$4Q9THW;M9JV@G7@K&AC,A>W(;+!B5;7HU,YV  
ML!4/3&4\,+!9G0+CY3>IM4@K9E)5V6VTUN=2&XQ4EXT7155V6ZE[#\$ZG@&,A  
MWE1EMUFZQ^,\_I-SFV>!JK-#3IZW52&Y;/61.A\_8,>@YA4XE;VRC  
MY:'SE1V3V4\$%53VT=N)8K\$XJJ,JAEL/' +B9L!S%Z:-7)<1A\*TD/K)HY+ #RNP-M  
>FA=1,76!|6V>\_ %:05Q6D&<5FCB@U. M,L<|KG#LO:OE.I^VWVJNG[#J:L6%'/;1+336>  
<@N6,=NT3&+/70ZC74>LF00 M/.1.^6P\*\$\_,U@VUBOFNB6<'B+(-  
F,AX9V+EJD0U1|RR#9C\$>&'K<"\;5O,.. M&NO34\*!#  
|BR#QOHXE.NR.\N@[39::P\_.5!1QEF&5IQKVM3E@>F-W&YYARXV7 M/&G42Y-  
&::^E"KEZWQCQ73\_)C'=" MVNH,S(T)?PEG\$V&68LT^L#R>R>OL!  
(O))>C&&,)4M2S.6G01W\$@#6)I-7 M&=XPF/==Q!7TXGCV/\$V%,F)@WG  
|'A\_3+CITB,,LA0>PX@T&X3,0WX>|'U^Q MX9X?\$2I-|0LP0""|%U7\_3&:@8<-  
WH&"::9/VCUM|/7BM=. %N4<; MQ\_4D7,3UCFC;ULL/=KP\*N\_@-B\_Q/M;?  
@'F0PSYW5Q!R<3S^;6 MZ>#4&NF\$NXOW!21)\P 6|T+"GK|R=+BR)  
<\*R|9NENF"XWD1AUI!E+\_T9M@ M4A;Z1\_+VF%Z:Q3MOROA;VO\$1GYP%-  
\$)#'LH/7FPQ-B:L&HWJ+85)H5/.NTZ44M|=HZ1JVG#CENWXRC M%NW3-  
Y06VE9=3JLWT(9T6IFV;(I>;^NUAT(2V1|GU+U-F|RC-54,-ZJRZZ|MF=&\_7V+  
L::EM<|5F@%GC|MXOBX",.#TJ;L-M>\*&"&LH2U5/65,=?D6UG^N  
M.LCVW"N+Z2%4/Q:TZ8P@JK[5+1)%A^C51K|^D5#!2K\$.X[Z0#5?K"\$98)1&T  
MAX4F>%CP,\$-EHB(/V)###F-?  
R0EX>'=V2|O#>\$F8@"F71|6G+9PM@G,B.+>1JUC1@,LA?TL17V2|.7@>E^/\*ER+.  
M+5CI@\*RTI5G?7JR\$Y58NS)% 'O? /8|(WQ|HAF0.|Z(>|;?Z=+UO@WF+LL"  
M#E6QYIV(C|<\$)IN/>%:1XW@^!?!6%#J(\$8K.%DL8MTG0L4#|6.W19\*+L)T(  
MVW&P%U\*F\*1)OVD5?5QIWCCYYY\$Y\$WP4;MX6-JUNOZV>T,WfJBP>|1YA:K-D^R.K  
M,>O-0,")(OVJLE8T8>G/<;0(TV&%@8AX/RZ|\$0SVRIN|>\*|OKL'R%&%^:R1=  
M|;628Y&!YMD2FM@H3"B\$+@""),H+<|QN!?-6\*1QA/S^%U^UAH9FC9S1R#,-MUW  
=5=5,S|I=>S2R-.+^VP:EEB8A".L\*9< ?N+?WWK|HI5<@W|F '1#O30:  
M'SH\_.&0WPE3::C-(), G/\_""@0|J\_FT0)|L:5&|5A^4&5N>Q|\_YJE0|^/  
M"4G^#D0"K)JRP\_EK;NY%G^&R^\*7NE)>YKOD^;Y\$|CBLX?E\$A9>LAC7831?  
M!W^Q#GBL?\_,+WW1RHG7--|G>\_&M"L+SN"E KMLSL-=000P@D(H&S?28;|R M>Y9>  
|\_3\_JNMF53=M'Y/A.-R-B4&L1A0I8|DZ26AB M<&)P+/5+5ME:\*3MOJ^=|  
\_=5Q40N+OYC8'E\_T@4%O&(-M?0&R&YZ+MA|@;I@V-  
|B8^Q1Z\*2L=X"BC3CF,|3&WZC\*2+|N(%C\*I%WW3;=Q?N!B\*ISBU M+!1V90MP\$=E/4-  
3F>D9 CL\8J?\$NJLD6S0A6SJ+CQ+;H%LT85LZ31V2K3^ M2K+%X\$FVG'?0<6?WU 9:?  
&L/XS/5XC^0QV3!"G:-9|?>/OYB4Z|>PWKUNBV| M+B\_FL"CY<\$Q;@  
7\*=F\_J5@<=DP)@E0V&(XDQ^Z)O6++EB,(UG019B=5Q))Y  
M%WU7E76E059BGAP)9"YO"AFC^ 3|KLUQPO1|\$@Y^X+'>B#S-)EX2 M1J^2|T2"P;  
(U(Z(1=>V83V2(;>W="))H\_CW70"#4KHN8|W^KHA&|UKTPGG  
M\$(P\*C%4JL%HIRFBB|A%MR%48HHPDT2:D\$1=AE&)L<%"\$HE(1|2B%%A'M;X?-  
F\_RX9"\_J4\*\*,M#.TRBX%UWW0=8QR&;'+3DU?X;8YI.=2#  
MT^Y|6P0SN@VE\$@N"N62RA63J,IQ\*+ F6DJF+YS|E"l;%,PED\N99"JO++AH M9-  
#YN\XE%+1FWOG!3Y(V|LY\$;\$"VESX3WH^JAV#8UT&|BQR9@RC\*'PA0Q% VMO-6%#S?  
4;VLO@700=0|8U M7MP?PIMV3&.B#\$"  
H3T1).HV>\$J,AV;@Z6\*E,P&>RL8"@ZW+@:U+ETU%%0#J M(H!\*#,&'(Y  
|'Y1!UN9C',F\$2R|!B%/T@\$.:P1+\$|JWH,)2\*LDQ7-,3YQ M\*&5\_"V%A.<=>?  
HO#Y/:5W\_(2.+:\*,FJKI-Y/'\_"|S|3 MF\_?8LJZ;G+@A  
\_IN.&/&FC;K4\*\*6\$BWD50:"V&&)!\$8Z3:22@;C;'-6%|X%GYWZGB6"&IV&3FG=X(:21Q.2  
M|OP\*3\$7FD@>49RKV|IK?;/4/(8G\$F>H|8:3K#ZG\_S "P: ^-Y\$FOO?H3VCV  
MV|56K;^I=2V>/|\_GS|6>?@@38\*,AF8:Q+PSG1H9S2D(&!,\_LDQL&T6|



E%XT3,.)1\*)7:U.R\$DDV%DFWH,BC4 DU=1%.IB MA81USD59 Y:==(S?D  
3%0QC\*Q=J5Y&!0Q\$145.Q(DH-2 UY-WF87S:/0 MXA%:J30OL)52ZUPB  
M'8M5E\*5XJAA&,HO(4,I'!/X"-9<&))'\$B2PJ'(0TL:HR7GD\R(V^X5XR"O# MN^  
J5BO!XWWOO=B/|Y?6 ;OMWCT"+?8|6>;%WU=U653%1&33L\*NS)@Y!.QV M:PHBN-  
)MQ)79."<2=9%7W-,655Y|7@\*V!W5|CF^H!,1FVXCKLPD.I&@DWA,^!F?P  
M.9<82:6"U%/O552CWL\HB\*/DZEM&OHF+X.N)%(<3?  
RCA4K?.=KD>#+ "27YS;)J1H"6FYN\*4J\$6QK  
MQM6E8Q<9L7):N:7H85V6<|&JG"YK&JMRB|61?T!G4Z6Q|N).FMH5BY6MQ6:  
M.J57EWF 1<#R'&!9N1!>\$XFI"8DIH'FX(GM|2DSFAVL\$+,|!EI4+^#61F\$;:  
M)"8U^=XF:.@HXM#2) 5A6)(+5I@.=4RPE#(QTXDUCFIA=>WOPA:2|?)H|Q"  
|<0\_XQ"XBD\*|\*D\*9JQ(IV;4&-I MHT\_E5!).K|05Z5VZG|  
XAVK6>TDKE@Q3R26:2UZE6NO1Z5\1-P6D+G\*%'IC0 MI(57?@(?  
&U0@\_9L/N,U&L>0'4C(.9\_#R8?P;BZ\*YK4#>C1=%KS#:WQ^CM\_VT MZEZM.>5?  
M5J:|#D=J JY)P(8G!L= @6;:>8\*|+MM\_%CNR"0|K\*(^6>BX>  
M(@|'(<7SD\_O%'HI\*&6MG<@\*IQ\*;/2+JHA;#)"):B7/1ULW%E)W%"C4=|E)BR M!?  
BHJF=8"KN3!P(|/&\*GQ+JK)%LT(5LZBX|2VZ:1;&&7HR^PPR-V2K3^2K+% MX\$FVG'?0|?  
JGYT|P4\_X26|PR|C#/GH467|6Z;SDWE&CQ6,-XP0IS6G|\*HWN@ MI,=?  
@|D,R7,|&\$0S,KS%Q!P2)S4-8DO!CM^&\*ENJRHDYS#+;2:"LS:9@@;+=  
MFSJ|^DT"8#P"K,1@.) (8LT\$M4&1+U\*KN)LA\*K(XC@@YR6E=UVF  
M496+OJ;\*KFESXAD0GJ-C6C'58+333E%%8\*/\*\$ "JO4YA)(DU(HB|[#J,0282&) M1!BDVQ  
J,3.822\*#,TET+DWL<-5B:4PF0UPQ"0,CLN0ET@A/J?|<68)"&.%E M%@,E|G? MN\*O97>?  
2JG#-O/.#GR1.L)-)F(#LKV^F\_!^U+3OFI\_YLC0%D)4K:|HJZ|PT MSA\$NM1-  
:>8V.VEJ:B!1U&TSU|+R&8&+7|UR-B4KK=\*.YL&(T5 M= \$J'D%5S|YC  
2J#0U"=2SQID7,H/891%+Z0H0@@|6U@+\*CY/B-F;68P+\_J6 M+<.>S8G|0WC3CFE,E  
%HM|XG@D3=|D^)|=,/%TL@R;4|E88+!U.1=|6Y4- M1Q\$ ZB\*  
2@P#!@|!R.0/0N40=;F8QS)A\$LO1(6|O#&F%O>5KB>Y  
UEY>BN44WO\$'2N|8R))EY+Z+GKS\_Y^'7XSK,I\*).U8, M15::'R84/AH>059B13  
V4Y=41=1BF|CJ|30.#B^1."BV\_@JL46.LTGJN\$FZ MLJ|JR"NDWD|  
M<+\_L3QT|^SBRBYV/N7!""!\_2<<,-="T6X44L9!N(ZDT%L(,22(PTFTDE09&  
MV.YPCMCANHRFTB@)6S2YG\*'IO.MYW25C#)O0GLC2)0 A @LS|7|2R0\_B))KA  
M20Y1V\*MY|>\*Q|Q4UJ7>!=^=BJ#AHA|=!LZ MI16'&XH>38B>3N.GM)CP\_J)'E.|J-  
G1\*\*P0W%#T&;Z+GJ\*&(\$RS\_)S\_P@H'O M3:2)|SWZ\$YH<=  
|4U>;JA2V>/\_GSR5#\2%,@(V&9!K&?B+R#YO8SBD)&9S;  
M.TQZ;D|W75GC)KPM=)+C6M(5T;1;LV47JQ,HXA%%I48U.YEDIV>)55O6G,8|  
M+@2:>\$13J8G-1":Q\*VLG4,0CBDJM;78RR>50)IU+?8/KX4^PP>%UHRA|EI(Q MD;  
(2Z!+60)>PFH6\$5=!%T0.6?7;2\$X! \$Q;|8RH7?5>1@2"&EYVZ UXG|I3"37.R"@0):/\$\*K M?  
A?MI++X\$QRG4N@8|&\*LA3/L,(1N|E9"@%80(?P8H,0\_)(@@065<1!&A@M  
M.8|7H1FOQ />65X%WS'6B9X^.^|\_%OQ\_=(Z8)\_>NT>@Q7|G 4WSHJ|KIFS9 M+B>.  
.%6.JHQH)V,"B<#63PM6?\*2GKHB^.S(1.Y9+5>VY::MVT%(T7 M)|>  
SVD\*5N|)'X,S^)Q+C\*12N>J|HRIJ5>|G%,11|7  
|&6.X0X\*M.OBXQ8N:3<4O2P+LO9M\*Z<)KM&X^2N?:%\_0&|3  
MI;'LZXHZ:VQ6+E>W%9L|I5>;>81%P/(<8%FY%X3D:D)D2FP><R>WN\*3,.'  
M:P0LSP&6E4OX-1&91JM\$)K7ZWB9HZ|Q+7J>C\_@HF3>0/5LIX/WO1DQ\_D0|)%A MB;  
(K8+!=N:M8^<|L3OS1:WK)#X9@'UW|RC|K2IE2-%HB;(QD09>%+UB|,FC  
MU=REB\$PC\$J/A1DL/\$!CP,SW,-,+|2/J)V8JX^O!\$T:OD/9%@  
%B2P59,"#XB/69QL+QFFBQY M@T\$T@|?,:UET=\*5?  
RBQ2&1YY3L|9Y4\_&XS!\*+N&I9SO|E,CTH\_P?OIL!#.B M&7BQ!%)GX()>RD!-  
%,,H)YP9PFK\_39T6PR>>U)G^!^\*H>7WB\$O??=Q?A@\* MW|QR'  
K'D:XJC(J&4N=TI<9DDE\*3\_IX"(!=7,4PI \$C!|R ^@%;2UQ HK>>2YC"" MF;|PRD^  
W0<5&'""^81|@3 L9L,>@-.4)=B=+-#N97E#?20<>YLY!P?HA>C1% M,Y 'GR55N?  
R\_GH02; G< \*IP-+I|/"98006\$ 'H^@EYCA'W09C@|A?|@!+ M+"(7F'#26^MN\*(>-  
TD\_F%\$WYHJPS|9D:#W;A'%3=H5|KB(RH:A|)^(/DW&^  
M\$2|JF&T/RN(1HQ&VK%FR\_9&E;41;W48&!.7AB38-55VCUI\*?.'K<|WW5&AJ- M-7)&(1T8-  
MW5%4S/5-W|= '(THC|;RP-G3TTCO(I3&%3N'R,B/?CTAO!#\*^|  
MR8OW&N.>O\$P7(.K:JR3<"ME1J.#429=(%""PHCBY@K\$#HGP+AB3Q|U8I'&\$ MJM|?  
RI?(!@6!;'E' 53>H-5)GKMZHR)E/X+BE+PN MDKHPD )\*J><'#^F6F);-7IR)?X!|O9^  
\_K50K|C7\*08+)|FX5?-S:G/AV5=UMFZH.&C18 M+|/|;2V,,U5R9>\_J31)+  
|/K7:TN;3';NG26%\*&+|8O:6S#;B3>-R57^EW>@ MX\$TGWNN5'|QTX?>K=(9!?!Z+

N)FOZ(D-T)97?6;PM^W+VKMYW71H  
MFEAD)3"ZIO>Y73TTRKUINV7S=U,:8CC\G2=KZI))\*\VX6D;MO7X=\*E;+3-M.((V-  
KCLM-D45-I'\$DFZ(E/5><7-4I\$D!5,M"D\?>\*);;9CBJ;\_Y@ (JBB5J M-X0S>/DP\_JU\*X-  
4T\*\$85'=ZE?A>^NM\J\_C\7K;OX'M@LG=+W5\$|M8J\*V4\*2\$.5WE( M7T"D/5\$/ 4P3E.  
EU2;-E ?WO^W7IJ8.A6KW0\*F2P2LLC 'T)!Z3X!OR(/WJXA)\&B)R2I%1'"(X)  
:4WO#!80@WK+\$ (C4W M&>S:(KO&YN'^#<^78!|!/+QN+  
ILUMVW\*6EUF<130R'19U7AIT<\*H%\$:KC<^O M87#IM=0 U8H-4'&T=,'X:IM,-  
D>E/9PTT^'D,\*HXYWQ,,#(R15=V00GF75V;3):GO5!5"Y!>H1M0-F  
MBK>3\OJ&QOA4\_6'P6:\*6YP=)8!9D.YSA2Y!N,,0KI8!JJ8'37FU |^ O!KX  
M4V\_2I';X68MT054&'U;\*E!VM<3;9'OGAO#O!(J/:N|M+\$KE\*JSK4  
ND@:!:.%@MO53#GS";&G\$ B|T@|XLI/RIAS=-S138M5Y6MARO%XER#"3T\9F'6-  
(P5F!3,\*9N3\*7\$<9T1;-C0Q\&P8FSDH|+/@A\$%  
M(I9H5SR2+P;SDW1;=EV+^XTP,XSS\$62\$3^M4EE9)JM-'0;R@M2^HCY&\*8SCC  
MVXHJFK|\$K6@QF35LD15W\N\DXR\_ZFC\_F 5\$U+,4I2Q%04%1SU+4LVP#\_40|  
M2U'4@Q.U+,4I2Q%/4M1%6EK&I+1JL M'HIR94=O7\*EBQ^%KSOS0@K7XF1I3  
MUCI4/407N>@|NF\_0P2"<1S\QB'-X\NQC^M@H\*PHIPE!PCK,/,<47%C%+.T  
M%068Q98U;LHGBW\*6HIQEQP^\_F"VRV&O%Q=;|"NRGHIIE;+Q0\$:.K6AHY A,MM013-  
>V" X&JY)"FK>@7?=/:!)4H6,D;GHZX8S)3E8UT)W0U7J26J%@I\*E8V  
MYBVK5=HH5JPT%-EP6?E'N3B.OV\_ (W#,:|L<'TV.MB|ZK;,:\$6CL&!HK:L'  
M@F,3S|BMV%@L0M,VBT6(DI3=>H1MW|FJK63GN=6G<9U3(Z!3U&.0!0QX8IP  
M:RA)>4H))JI2-I7J=JN,,EJ5TG98N56XT\$U\$A;6#H\_C(52EM552E/!^DUC3W  
M#@35LH""JH+HM!ATZ!)(Y!:)1|SY6=ES\*JU\*:6B-"P\*)JI0)L@B7)+?>E W=)  
|\_C.+ \$W\_ TRAH?2T?9 MZ"N+\*N-M8\$;,:O|B\*=) #>>75\_8KF<-&\_#1".|(&E\$E!/,R\_R  
)9D\*#V^2G\_W M@|GTA>/R)(G\_=F|TE/(4PO>"9!(J5G#.&78"@E8|+|4SP-  
@QAVLJ%\$ZX)- M(S^&EW\_R|M?19S|!|T/Z|T%OU5VS!|O)G+WKR@QR9^JIL|08L-  
+Y@|2WR?X)Z MDJA+(6C980,L'0DK&FJM\$BPM+!\$,"S\$R\B\XN1RXI-@GFHO34(8G  
1B=1 ^ M/Y-HX'L3>"B<(C7@=6&\$#TY#V/KQ0^JE(:73E\$ R^D.#SY 7SQ\_9|R3OLT\_  
M&|\_@53# P ^CY7'2OZ8PQC\$">@J|GR>4U?G#JO5Z&4RKKK|\_67KMFM,P%:U? M9S!L?  
U""RNP\*KK=;,"+TDA\_@E\*YTB\_WA8%4IV^WH|CX I|Z\$S\_#E5XG|!"8S  
M6,QXMR\5RW|ZN" \_FJBHL:AQ+.=HEA/(0E)C#\_WF3U|BGB^E)L)<|PNK WT>P  
M/P&89'A7M@G\*TN,LD8(PD2;^LP\_ZL)2\$5|C|I3?/CO(P'8\_W?  
F1Y0;Z6|X\_|TX4Z<\*|P|P.'|J^D-7NY@A,-\$);#FU@IHK M\*INY6V7|@TR&#^\$7+|%-OS|  
7AB/2/00;GAQ"WVS'W|-21"3TJ009:\*V?7T M3Y/KR3@7\_2#  
<4\$DW+N3|ET&+KC8"^2F@B"N%&JU&C\*)" "T'23C&!AR"(\_> MDVE"J.C):S53-  
MRXK/N@ED6.4)CM2CBUS)A|+^0.22\_SB'N76?VNE409\_&Y"K\_R|L|@< /\*(KH  
M0^|655ASTT"A'TQ\_?O?B#Y,QNDMZ2NHRR=(/LB|G/\_?@H|>;UPVSYVANX4|\*  
M3RV\ONU5JMJSU'JOVG|=U(L\_(@9UR\$%IQLY7B;R@XZ13%=ZN&?OVK9CG\_W7#  
M0D;-\$/\_86S6\_?H?0?Z%H4#0H;QIRA|QCWC;K2^"RWV)|RM;J26;WK-W?\*\$  
M0S4J\*H6HO%30:8:SN?;R|XHR!/?C7A2) 7;U+D\$X03A!N%;<)0@G'"<"PJU& MS5%  
|0A7/#V9>JD|M|J>\*9,LCCNIBE4QU&XFJ|W+>,+|I#5&VXS1\_3\_  
VH|PL&/A=\$#MB\$!4V@\*WTFB M&>F,J7R\_%/+SD\_%FW%"60\*>GB#QAOB-&  
\_W@)XD3&DP=P+6G,'JE%MF\$!\$\_P M/,8Y87Q@RGD8#P B^<.9-  
UDV^,;,>3R(|\$A+OJ+24+7LXB|?&IV5JRU\_52#%9  
MI7|;\_\*RZVU.5W=ZUJHR>IH<>8!%&,28V()JMT3%PJ@.(N|L&|NZ(2|GH M\*TFRM3|  
|M<>==,SND|7ZZ8DVI>C\*G\_TO"|+6%E-F8;,\*O19/3|Q%|!VP\*HF?;\$A@B;|E+  
<=,NDT';|@PJ&@8V,ZTNH%|^~^7N^J\*)7X M.\$%%7UB4,E^|HF|^H  
D899F)8(N"21MO'+S;ES%:>H=|=99RX0NDH^>!:7T  
M6WB8Z#|\_4S=!\*|7J>'93+%X,3@.CJXT|M\$<=>|Y#B/G6U4|BY:>A|O=+,N5Y%R^|7  
MI^EFH1G54)J4FKF9IT449ZR@3QQ=N;J6.G'KEJ#1L\_2-\*;L%!:.=.T\_A|3|E0  
MIT\*48"5^IE:SOOY1>6FIO%MZ8GJ3>^R+?LVPX)G!,^T>OO)6>4N^AP&3R2J MO?  
U@QS='M@VQ\_0A6.O/M9YV7-K;?FJSE FO)KK|9(5GL3QP@K|,=42>\*N:D  
MNJRB\*Q=|W9!M71.ID&"8;N|Q1S3<\*15;K7%&AQG.PUIW=^BKN.\$W\_LPH|=  
MJ=7MR<\*+7V@TEMU#>\_1Z+;K'>W4T|E1=Q9"T376|4!;UF=1.^0/L?J\_-0%  
M#@4.3^7(TXV+ONG(HF4\*|+4#?#6-CJ.BKSSRHIL7?C)/XSD)37<8)Z'5.75PBN#,&  
<.VYEY|5-Q6V,5=)|@E?\_I\_#;UR1C\*1=^V95VQA%CM.FQY\$JN,\$YG  
7NMKLFK;0NYV&,!Q"|;-Q&,H>\_JMLN9NXXE)(UXZ!|YC2|2 ).H9.9:BSZ=)L@PP|O;-  
%W"5JPHN|Q%VMOTLPIKA+ MW,7A72SS756^|UV\_@/8|!\*<|:F=6B%)WS,\*H9V#HG;,"&@;K'\$0NC&)&B14" MLOQGT1JF0+!

!/\$1W#C68UWT==FT&CLC!6IY1VU-9^1185L>03X2  
M=W%Q%Q>%K%65GMDYY8\$<;U>OO/W\*7&\_56.^@8%7%N7-M7M6QKDX8Q2IW"9C\*  
MLJASUS)?A/\_9:(M-XXRF!LRHR(Z!6598 M;(N"+50&EOQLBXS/S)GTO(=14-  
!8D)N"0=O#H\$?C3S9Q9-.XZ+N6I%B;=7I\$ M!BB8KV7,=  
!S=|2!G'DV3!H&&TKX!V0N;G'77B&!\_.>@TH! M5;VCN'B!>\$&;7W!Z!A9W,8V!  
!E!W#>2D&V\*!%O\$#\_OI'=!J%R2Y4F/XQ"XBD M\*!D\*9JQHF,\$JDNT4BLN5+  
M@Q\$<"4,XOS!&;\_NJ)J6>JPKTW!\_M>Q?I^"6,B\*!C,-KW98Q6@/J3YT=4+OS3F!S(  
M065"%\GW!PC4\_TJ\_A6N)\_A,=2;2\*C#T!D@G\$"(<0)Q+6(?T1=WHM1MOUG"FI!  
M^Z\*>K!H!|^~OJDB)1D0H\$Q!H!;5@Q.#Z^C@3B!3Q5TM/+UDT1)UIJE'KE=I M+=6,MR  
X3G,3/U&H613DJ\*U4X M(&1?I/7-8WJUL!P\$TPBF:>?VT\_A4#S;@M)/?X;M1-&:=A  
M729&=9L;5HI98(N+'B&6SKI'B,#A^>"PJ;\_,B!ZMB/KS6L,"/!Q:5<=<%7WE  
MT17+O.B;5A/WE/E8HR>|-@%:\*;2X@=4Y3MVSX#LKD66\*>WZ<5=  
M)TF82QE!\$(\$=)X;G<<4KP=) MPK%U%\*:MME+N U"J/3>%G\$74^\_4Z0-=@C'%7>  
(N#N!BF=,JIW3 M^@6TYX\$\_W5\$?LT\*8NF,61CT#PSY=,&=G\$J)ML\$Y"Y,(H9I19(2#+?  
QJM;0H\$ M"P0?"!&-@ST6.G@,C57^K4 MMZBMZ8P!FS+8^@VUD4I2!.OG0@G\$,HM0H  
(M4\$;!'\$=(SS!/YC&EY!D)PK;;7AEY>D^\*N\$NXA,5=XJ!6WR484!PE!N+PKGW/  
MWJOV2MS2E)1))6M5I2=Z3GEN;VHYR MD+-,35;^".FDE01?G0IU0A\*3!-SS?-\$SK  
MT%,CJJPF!>9A (@9(&0!2U2!@?='3H&1W34H2"((2"\$ I\*!@AL!@T<|4 M7;:-QD5C!  
<<+CC!CC^>&G"0 !F.23=[MVO>@-,'9!1=>P2SWB8(^D!)H7D MU!DSL;:,JZ#5!?  
V\*\*NE&+9LZU)=C4\$!>|&3^!10U(&1LRN(/W=5Q/YG%B?^MZ#6!Y  
=#\$B17NL4^9J4J9?)\$HT&K,0\$6GDS"%V\*B9)#BDD2(U!G8RF!G!FO M\*1D OT0  
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M)1\_E>3B#EP\_C#06QR \*KJO;Q#8  
TD^3Z&;3>A,FL"!FCK5HIXW@D%1XH&^);VDM/SD\_TR)&0M!HD%-2KXE M4VH64V\_?  
\*A)!D8>OHA+O!Z^J&E\_"!0A;\*!#6&)D8F3;1L;RQ+\_,>M>%\_8W  
MK#/+;OKPV^.,KW>F4FGBC;|&\_QHZXV\_"/GX:S"9(8VN!X-H1H:WN%^3.%; MY#4Z!  
!Q@@\$->1&3H)WLYZJV+OF'(MB+Z/PO6;CMKK3/3@LV0Z;ZD'F+X5VH!  
M@OF#&N8GSX\_^Z4UFI#;KV!CEE5KL^JL8!U>|"58ARWKT\*T"..=A#,1!&J/1  
M2!VT\_;D(N^,8LFLV+DXAN\$AP49NX""DG8Z,'\$C3D(O>B;FZI@LF\$DQT3DS4 MF'-  
<>F)1,3=[5YZ&D;J=G!M+^,7S;!#C\*^VR3/BJA=|  
M5Y&UYI\*!GT;)|@K7.E+6.ZQEOM8N^8!F&V=BI\*%A'L\$Y+6(>Y9!35+\_JH\*B-  
MW8N"B003M8F)6#I&7#R\*)NM.XX(T@HD\$\$(6)B0HX9Y,YS(N^I6P>R#X-!#;  
M!U%UCET?:=KOE\_?WS'I3=IGGZ!V!0!):Y6WQ!)!5C=DMZ""^~^~^P6T(3C2K  
M\*MJ=9CUC?CVR"!^Z+L66(^,\*S%RV!Y;<\*3@R-Q)'O/#N:V+)M;Y9\$;PI  
MF%,PYTD!1NY%'WA39940W5G>/&?&%%QYA-P<1!FJB;/\*S3F<22EZF7!PU!FD  
M3FUM,"XB-UT5RWJ+?(&.@G7@94<3V1^"L!K.62R!<KLZLSN\*QKHSNV;P3;+MLTU-  
UJIN#M(%!PD..DL.JN!\_VLU!AN @P4%GR4'-?54F7T:A\$AQCE+;\*MS5)/4!HHQ-  
JMH?,\_0XP!WA1X'\*?GJ@B^G &T0>&IG@X2^Z!0!.277!HX"6K M?  
K#;!TFN#FR!1P!,"BB@H(O.VJ7;2L M-  
L&5@BN!RI4%KKQF7'FL=#;!E((IN!J43#A15;!&F^'P?T"J89G!W?TO:\_FF  
M>)GH6M8^HF^X;J^W\*HM#7X91C.L.%8UX422!T1F2I>J.GL?;!U)5=(G9  
MLNM:C((>+;!PA# CNSZ\_0D (-<%20!SUD\*FC:M0/9QJ-R!X\*\_A?|+\_C->/S/  
M^DBKH^K4^6=HC9U\_0A0(42!\$P9%%<,#M(YJ4(^C;@D("2!D\_0MDP3-V1^+  
MRLF;RZILZ;G8GSI!WR9(MWG2&DP(>|,X\_J.\*W)A/Z=F+GOP@'\_E:1;K  
MS.+;\$!UF!K\_ACA-Y=3Y);>E&#T'JV":^9AK&/7!N\*R\_0^~Y.R\_JLHA9 M>C#  
!MK)XQ'L\$!LV2!8!DHT:2:D7!8EDSA\*J4<82&0U3UM03"!I3!Q!H(@^7!6&MAF;-G-'(PW7  
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M77\_?/>OZZ!W'Z5/=|^EF^!/?/!P^2)\_O!N!\_WN=2.YO &MG7Q-UB(/C1@J%H  
MA;E22(N21NW4\$"FEWP 4H!1P!C G!AB^\_2@,O(4!A!\$\_'\$BR7 M-  
(%5E\*9AE(Q@9PHE/TA":>L.'!G9YC+QBZ^O(???OV4!7!<05+!0C6^@C!  
M!BW\_RGWZFE6G/4QN@%OT"VR+,0D60 &F&L\$^L;\$E2!EHXBLS9>5/E'B29?2  
M%\_C2\$TA&\*87,O!R(C,-93&3IRVP"\*Y/>YP5#) M@9>!C4=/L(7GYXG<"?WR,  
M\$Z#;RO7TQ;?!"\$8ZP@N7TE>@U-+MTAN,O6G\*.^P6!\_TC\_8?Z!C?ZU>L94#E!  
M!8B)&.'DT#D4:S""D(R)F WH-B!-OK;\$,!Q,)&5-2 M75?@2EF!C5  
M8FHVP%0GWC0F5\_E?WN4>/R #I@^!&Z5R\*CXK>K-.C;+3^"Z\*9WE!A@E!  
MC472%9E\*TQHS7:0M9T0\_Y@%I)@.L\*M42Y-GC5U77W--7='9U1&M/OSO.

M3[.DFVB!DK4M->H]=6#%.=&?2)HG\*/F=AM\B\(!V2-=RKWH&!)JJK+I,\$Z8  
M.&UQT0;%%P3#GA #EG2YX8=A-84RK.W(CLZJK,-!&?9(Y0;F4#M5Q8\$\*#JB#  
M.!+,GE9A? 7A&5SN2ZWG;).J.CUY,4F>|NN;@7M>5M7KK6"@P6RXY2HH3^XVJ. AR  
M7GM3U3)K+9<')3DX',D#G>;GF/#\_%JL4/0XL38'%!1;-UF#10"PJCB-;2F<  
MQIR(.NVV5!R#O\_S^<;O/7NA^IM4:\_C(O^J;LFX9LFZP\*0 @[A"LLVJW!HH58 MU  
Q5MJW&YX5;H>1Z+8&B0X@ M45=EJWGK|W.I?@AI"! P+F%"M'7+%UVS,V|8R-  
;NNT9&1H1TLCNZ#B';>P!;0P?\_E;:U6\_)L\*3J'-A<,EA\*SE'9 \$;L=O  
MIRK9MW2%/F3+4YOKL;4H|IZ087YZEPGPA@K;SG(7V?E@2E<|\*7;  
\$\$.7YC.HL\$81CG;1#  
M.,TC'^N!P;6|FL^WFP\_S4CY49\J'G^M%1ZW5H\_|FL<,)60;:"T8T\$;#5.MM  
MIC5)0/X)3@;|S#5GJ)YNAE7DS|+TL?&;8\_2VA?|S&OA!E=)1^Y!\*.PVI PX M"\*22NU!  
KTM)#"42B0\_L!2?G|S|\*BXVJXQ0JJW4W) EF,^4#%"L3EZ+JX,% M\$DBC5  
HM%\_W\*ZFRQJYQ5J;K4>NV|;E1Z6ODHEJB|'|=COTAC.L\*:&6WZ)= M|#.48G4|'E-  
8VOS))JD-9-4W9Y3-LE|A4'%RF\$2^4.)5#. MI"G\_P E5--  
N/3|G%LH7\*+B8,@8!;|&;!\$^\$|PTWGO!C^OA3T1'\_ '<2X\$|8  
M@OKN\$>B;"M=%N=|X!HME)7C/MW3 :FT0F5C P7\*4WK9BU ?CE=/.V)YNX96  
MQCZK/ %("2E8/OWQ^7U|DFR!@OTG.5^/SP\_\_G!O&J+<4%;J-4!4FJ2J<&  
<^S!/X9H"J\_=3|LK919A|M M\*:>I@0"T+?  
|\*:>H.AS4^..S|HN\_3CQ|KO|V\*QRS0\*NVRG?|Z9DJEM:NOQ;X/), MR%.C@-  
>9469WQ9@=O#C20:2Z.8L|AT+\_1?|!AI?7,"AD3E"\_#D)#WL+LK.V& M4D";4>RT\_?  
1E4VG3:51B)N2KDBW\*W\$;ZU.8F@XDN9+O'...!=33S).OVMPJB  
MH@\$A1.9Z;=98JU|!>.90+\_JFN=7S(YA#, =/S\*\$=ESDT8 YM: ^A\$, (= @#IZ8  
MPS@N<^B@5FV/\*PKFX,("6SU,7"F1GV9  
M8|)+ '@/S%CS\$PZ<6+M\_\$2,|PS3%0#-9Q6)!7U:0|= 'F-(GO M@@\*BQ5O2Y|!..\*|' #V9  
J22|AA|K3;IK!W:WIM#-.T0'RWV=IU'XTX|1L1MU MPBIUBRX^2M&6C#=#+  
|;E.;|F9D\*4|5WMSB|CT|BZ))FE^0JX|4R,616|=;HI M<|@T:NOYVKWZAA?  
W9.\*;MXNLF CV|6?;'SHI-SBM-N\$0 =(H.K|=T4\_5,N|; M=OUEHYI\*QB?V>IUNKS\*6;6  
MMB545FN|3DE00S&)5 EQK-5|8JH6%CO695- MA543 |X+SPJ^%'RYSI?  
L&@>RXTM,9Y1ML05L>2X-V'0E9\*MJ;&D3ALU:P?-D@;^M M9GADXUQ#9;G"/-;(^DZ-  
;9.??/6|& M(HTC%|E\_|55K;&C6R|F/-P#==15/UBU9R#?ZY#% MS/):3VR"J\_K%UF?  
2M\*>"9"BMRS7%8BFFM6CA+1\*\*R9|^ M|IH7F\_7\*FR9\*CZ|+F7 Q>4(W7;NKA;EN3|  
DG'JI4YK2|>\*N;MS5\*.^SI57;/F6U2Q|H"OV7 M-(7^XY84^F/D3% MKY/E03>ACBPOD?  
XQ@VU.75,>5T+XS"C3Z1C8.86Y5+-^R+OX?.ZV|?%M!=V M|;1DU|!#;D-DJ\$LX%4QZ  
\*77>F-\*^Z-N\*;-L'+X(HF%(P):=,63|EY;!,B3VQ M;-  
EV6G\$&1#"E8,H#,&7|9/@#;Z4+.Z4E\*\_JV/G6"\*053=ITI7\_+ (^9QW?U,/4QOF1  
P3@+\_Q<"C+IB??'673M-C(8!.P;Y,DLQ7^3@#;:IX MU,S&NJE ' (^X\_#TN6U>|'79-  
%G5X1>(XPIQ&H>(L|!XD;+SC;C#NN,JH%>4  
M|>IZZ4W;9E5Z|15E=KB!+@9>|S3N00'H\_U\_+(+I=I!5;%;)223^5^0GY|H(  
MOH(M'X<4JB6L\_X>4H0GBU#%XUA5?|CHO JRD-2PJOEZ&\*5 M|=8\$7;2XL&-  
L|H;C!%V=R)01J&|0DY;JYG7;|TY\_28|WH@'E8QA+'X1\$39  
MCV\*"9\_1^+4\*|@4%U3GQ/PO'/%\$#L;P%\*@\*L;028S\*TB@BT=TL3.R|T&7)=#5 M:72Q;  
|'W09'O7?6Q+MN/WUP9\$@A)W\*((+@-VC\_?1O9H&D\*!\$|!3 I@;.^UNB0#K>)ZL  
MK#Q/N&UX&%\*FZVJ;Y('O%\_ /S\_L?0%|ZB&D:'FA Q4JJQ09HBXMM3K6|Z\_&R&A2?  
MPIE:A=+"\*|%0HI927>2B.E  
MCU5\_F&GMUCXE4A(I+X.4BB6;^3IFG9J;|PZ3LA=U&4E8D+!X\*2RX8FDHOF|@  
M5==ACE>|D@;U,\*5|/ >93?;^<2BU;)=4;|G8B|AOM-|DKP#D(|%W93?TD.PZK  
MG<3UEF&%1:S=W9P/PE7'<;53;56=|KB^;F%1-ZN@A1G!3C78E4-=^6M|AV"S  
M|X"N\*5VZTA"7%5!MU;M>4#% ,|#\$-5248%697'>|F6L.6KJ#|S"|#  
()7Q^!53K7R987"5&^ Z!NBY2CWZER| MJ>4HM1P|&?6--PD\_  
2,F8MYT%,|!WQWGU'\*TW2OV\_LCOH'NHMIYLJN@BUJ.JAM=37?' XPN:CG;W3)NV(?  
4JTPV=\*K MG?Y,+FOR8;=\_C3Z\$:Q^=9FVLPK2,,@04""@ 1!4X) UE5\$FB#@D"\*#6!  
|X05BI(?N"/X70.KUE|H>AULY|H=K.>N6C6HRWB M))L !^+A2\_ ^9ZB-U3@+|W|>3.@=#  
\_V(M/%RE &LIMD#|\$L4CAZ>UUR(9M@S MA,T3R!U4!V:PVPGL4/T0#0^3.&!%=IP4T'  
EJR:\$T(A))V#Y"<@U2?A\$B5 M93;=P3# '&QR\$|!%R)H3/^JD-  
\*H<A|GBR3."GB0;JQVB9IEL?%!#5J/L(1|C MSU9?CV.-?@< 90  
UL^DD@H&K^F8@EPH6O^|/O\*V-N9+G!6/K\*T!&.TNR\_&  
MC,7#W,2&G6V%H&H@Z"D>|0,\_>H\_AQORO|+-UJ7\* M;?^\*YWH\$ "8:7V?  
KGYIG4K90:8\$3 X0V B3+-8P%'OP G5!+GS\$EI#LHSS^F MV=,I.@C^!|2CJ|H5:\$WZ\$('&-

-%+C^/'A^G&6HAZ9N-?K"CT.8:P\_ZU-=U MJ0GL8H^3W@ K5^+%;E(HS?  
KOIQ=7YY!#)%% ^!??F%IF(W0PB\_/\_UVU7O M;.%T?ZOG=:A5TM?KFPRVW;7\_H.9:<5N?  
>4+>YI/(KMEG))94&=7A^=3HJ^SL? MJQ"9MG[%3L^\_,W7G.J;JN2!N/<0U5,-XD-  
WFN3<-&\_ \$TDC7A8\U0^/1H M-9ND7TB32VIP2?  
T%3C\$\$\_PEA^SJ9K,!U@RKALIWWH/P;CH#I;\*TH1?+'J. MRW9\$\*>%TI@9 Q+GZ/3T:  
()TK2&>YG2!=JQ4ASG5F?SO@?;@'^\$R6XI90< 7)54J+I,3;)M(VX29CU7P>>?  
+YEY&EB)E M\*(%)P3V/!/6VKER8F('+F)C:X4/4H8R+Y2003'X8?'"=JK@.\*&B!|!^!7|WP^R  
MD0%>YJOI@,H-|\*#B8C%08OVE61Q^<5\*PA?ADB>C:5T&KB8@'O'LZ9\$S20#;\_  
MS!ZVPTIEQ(VVM;!'7^!2A%;S;NG?5/W8U=,8^A;81:O|(7U+U?GERD\$7H6@+?J86A|3  
JG#ARISOTJ7Y\ MBH!&GR\*@T:Z\RD"&GV\*@\$?:ZL^G"&CT\*0(:?:H\_GRIPI16G/)+SX?  
0WJLKPR?E G^KNIPAH|D"&GVJ/Y\BH-&G"&CT MJ?Y\BH!&GR\*@T:Z\ZG#SH?  
V4BY61D.+ #UWT22SB=(J)F^2:"JLS^/(OIX  
MLB3D:FSZAR/A71K/EMG^1L;FP(M\*Y)TIS\BP7Z7=;/WYL+&N+L+|Z.HNB<+?  
MKL()#/9-./L9/J6XEIM3A/FI6M+7J|W%WDI-)8Y/;UWH)\$9!\*|P4RF!#|W%  
M8PJ5&8OVD&F|A^FAC.VN#/Q)I/0MGS+JPR#VZ%M^NYDXO#( VJW\$-P\*7UP|  
MT=YA4J^HZ!,&13NYIYBNX6#&|^O"Q/!3JW-)W18SZ,0;3ZH8\*K">YS!K\_!4,  
M,7U9>S|-1L,X7291.CQG\$7=M3U'F^,=T'\*T3Z=:!"O<|;V^1/829%B:1MH@2\_M3,3&9|N.  
C9\$!NIA#-,W'MN\$9!&JYBN|^8E2O)\$|"+1QC|2-NI@I3GA(>\_MO|D9/43CY2SZ.OD|?  
ONWS7=>S|=?XOGSOP4R;^\$EO\|BT6\_/R=|H\$7I\*%S  
MZ|)D&5U,)6=N#DW#/NC\*.O55AC|T/\*\_4JUJHY\$R#HD&=/B@E|= \$RB^4?YG\*=  
MJN7F|N|7K;-S!2.(8\_BE=?09JXQYN"ZN, W^!@H++ M\$E&9|I++ ^GDY  
S5'O%BH=>^>BRFLUYC6M.2;JWA|PC^!^)!F84;+6&9TI7 M;^P%S15|W,-  
PTNJ16KX7NE.P\_MZ"O!>SV|""^&\$77|S&:MS|-OR7Q\*\$K3  
MTB4.S4%@,=W'BMU6%^KDEQ0\_U)R""L\*8?W.\$-8:!"9S#(?D)B?"\$F\$ODK!<  
MUSM#6'L0.(P;-G.<3G2B(<(281L@|D)\$-.0H1UAD\$-C,-@QFV0X0EPEXH87EG  
M".O""=8PF>L9%T)7):R=^WW2)\$9(C&S\$B-D9,>(-L-GCN4SP^S\$P=JJS|@S\_M  
W+)C!PKV/IXCOR:0ZH#1\$L? M!\*;!+-,E/(81B\$=:32L\$1-N+CIS|-J6? \*BBD|TK%.(2!R  
\*+);+^VWDM M5!&  
(G8E'L\$OLZ^O|M6,1%,2A8L8:XLKH2H90&603&P%DV)T)9!|L#!@T;(/97C-MD:O"H?  
7.YWNZ M-%?O?\$Y"@H3\$(2'1&8^LY8@@@108/87-G?;6\*Z(8+3A-MA?  
N@E^4"\$N\$;8"PW7\$K>""T;:8:U..!V4@G;:NWCQ&,-G,OYGO5U2A.  
M8H3\$R\$LOIGX15L7|8L>MYEG=B\*7M|U8)S@CGH"^#%=K@.|+YP'%= (C&&  
M\_|\_6\_SREG\$:E)=JJR=7;:&OI:\_MQ=>/#A\*+R+DH/GM/7Z  
MF!8U8/&\$C<(T2I\_/ZNJ89/CK!  
3QUKZ\_#W+GOYQMZ:0S\*KJ'2JQ:SA^)|NATJ!H4%1B=\_OG|OK|\*)<8HG= M\_UC.  
(ZJN2|5UJ;HN5==5=4VINBY5UU5U4:FZ;G\_WEJKK4G5=XPSRW=G\$((BP15IEYER-L9S)-  
M; MCTW6',YOK1%@B|(42MCM1:C;&IG/39:|5B2)|1%@B;\_.\$|4SVE^W\_9;|  
MS/|J5YSH"%V5L'92;#J)D1/\$2&=J+MIN7EW7\YG5C:0TJJY+E;&XT9FD3|N#  
M<|IFKE';T\*Q@Z30"HM&96I\*V/PA,F^EV'VOX\$1"-SF35.OH@X XSJ+IN/X'8 MF:\*.CB&:K-  
8W4!;.%<0A|TPX@L-!(#++|;|5,Q60\_QXYD=GOA.%|V3&;  
MJG0HH>\*Z5#>3ZE;6K0/4'0%DB7A!UV.>|;:>ZM?-I.\*Z)"3.\*"0Z\$T'AV")&  
MT3&8;TH.\*E9?2%!X!E%3V%S9\_RBCB,"&#V/;P3;E\$B+!&V<)VQKWEN"\* MT3\*8ZU  
(Q'V4@G;:'>|+!D:8!G.<2TD04-4H3F\*\$Q,A+,=\*9\*&C'SXOKZIQY  
MJ2.LE"BN2S5T3UF)^G5-  
Z>WT|KX4I:7:LX6U9ZTV|^Z.M:>MC;\_ ^+TKB#8"=9\_P;-1HPM#1\$/@CF\0!|=GZ@  
MS5|K'S^G6/8QTP X?J+|7NUD=!&X5,IR M3+5XHMU\$BRQ">;(IE"E\*^|TH  
MG3G45CL+CY2ZH.J9M?#WH@5;:J&?YJ/X,?KV2AQ%CXLX"1, |>=X)U,H\_%U  
M>OO^>UIF1 M)8#!)PT.|M'.|V.IPV4JWIE,T|^T),S@,P'R='D'OYN/PP0>2;1QO+S+)LO9  
M^DOG<:8|1=F!+W\,G|2|Z."WWL%.\*X%8B^|CQY!=O|I#QXWW+=(#2!(BC|"  
MBN#JA/?X/? /A BN-+YID< \*3Q?PM\_1KE99BM\_-|\_X67@LT2;PT3A)AYL#  
M08C\_%|)\_ES009(IEHQ(J>??89WR2R7^|1D;@-4(\$+. YS\*XD@XZ=\*2( M-  
YY4WE8<,OGLM?^"#9AF3UCG\$0Y|L<;>I'/=/9A/53XYB<-QA/=QPD|G6XX  
M!C="@?'U|Z(M!";1+/H1SI&PN31\_R13>H0P7V+N;BJD"^D!)2F(X8,4-\$T;Z  
M8SI"YD93(\$ET!UK3@ MN8D/XH48IK(>\_X9I0"  
XA.H>|L\$|@)33\*+5B!A\*IBF0:BT;D(&+W'0B7K99 M|GB>3L>X\*!"JM/!'.)WE!?  
C%.-I.=EZZ,-UH,TX&MT.Z780\*KCUN"YE\_-WR|S|I"<=UO+P'LL^?UF?4#KF\*"-A6WD#  
MRR3J4L/(@,CM;&KQ4-1!E!"6SU(\82JU%I^ JI2V%S03D=X&.4:%LC")"K4 MD;(L7UOM?  
OHC G\$#U^|0D+HZ#D!\$31\$60M?51@|A\*DTP|A#-.\*V-6+8E7.%8 M@U=LRS0AE?.\$?



\*X&I&<(<10@S3K(\0D.#X%2E X@N,2SI\2I:\13SY5"BH  
M./UP#).\$IX81@^(VA7,Q\$EKG(YQ<|ZB1LN>1H%{Y,PI\_BYX'M9\*JFT&MOF,1  
MI\_G)A|;L^!C?O&D>X)C\$JOFLI?  
++EDET\*31I5O2)HDA15=@#F!DRX7U.)YM\*.NO3BLQ,BF\Q\_Q|L\*[Q?  
F1E\*N=F51FJ4",HM8\*)5HKH"IC^"GX@\$A@&\*|\_M(MB\*P%7/;C^3R"F\_@B!I\*#2(8AC)?X  
+QE";N7\_\$RF LIK7+Z^Q+YVP>"\_5VL8 MYH;5+2"MML;B0Q=|JV5NS=)!<S/2Y%=|?  
7YK>5M#3GQ\|H)XMLSV/(% M45[41>).@#2<5^NW|>=#LA|-L!U=9?|7(53F"P;|+9S\_  
I17?N|A1A?J^6 MI/5J|WD9+8)/.U'D>C.#>VOA% PD\_!F\$)EQJ(I)&@J\_L/4<,86=R; >9!+:  
MEF\_YGF%P.|1-WYU,!|Y^V""!&Z%= =B00X2?\_Z2Q@4|60IFW2!\_R.WRZ|\_  
MLL|66?|JM\_"J7V?Q;\_M@|0S6\$BL:7V>KG^\$703)COV+EZGG/<\_!M^H-^%:\_I  
M<=/\_WWD3K-H^&9|DO\_,IH2(U2H82\*D\_1Q<\_V\$G5\_9!9|T5&\_AP2F:CN|S:\_^AD  
MBGXFN.N""7X4Q#0LSI9M-|\_,N\_\*V#Y=;RO;W"IRSP<^B^ ^9;T:XV46%@B.M\$=0>0!  
!\$DXDD\$^)&K;:8M7WAYYMENZPZ@|\_WY32#=#,9>KHCK1DFIS%U=\$RF  
M9|8^CLF5QNH#=#C:\$H:KKVZIYA<\*>U5%@F;^>QI!5 M9)0:N1NGVX,:J#=#+03  
(66W0>K^+)=%RU5FN4Q:KC++Q6FYRBR70@4|)=> MJ9-94;- "(V,1D8C4W-  
DREW!);Z8I#9+(C/5S?  
W91PZ2Q^EX/(O.ZVZ,VAT0MHM8IU/H8+Y,M9B'19'+++TT\$C9(9K,-OK4>|&  
M8A>QZR1V37|LG5O(-:GDPAZ KL.XV;\_N@\$0MHM8Q:CU3ZC/PZ/8AG"/1I%\*+M#P+?  
X,RR3:(64>MRJ+6)!BS-&'0F);\_N.?UAS%\*>\$3\*5#TG)E| MCS|&46DJBY:|NF'B?  
XJ065+7THZX|/4.|H) CG4";A@\_3I>\*+F0,|Z|)7U MAQ54|HSD#T(1&D6\_E9297^5FH  
0|B3CKEGGD>>\_F8P6#W"(F&Q26\_+89GH MDDPD""KCFO &@!O7RSJL|X?28Z?  
F\*8/^RTB0\*.E.7LJ>> MZEKI.%/DM4^5:D\_U36DGAX+N1<\*=9-S5L:  
<>QJ%%. "0<\*A\*Y|ML87:MI/4H) M(2@V!  
<6&S:F^,PA|YCA|C/XA+,K&8@USZN'C69Z+B7#8;QRV8\$O%G\$V?69QD  
M(F%1OBW5|H.HZZ(ME6#?EBT5AJT/\_D=GAJ=\*SNYE!:\_B^|K%\_%D:F|/+&5M\*3"  
M3'KMA"/@209>4Z94F!DG(!0SQZ7"C.3YUPB(8?B+4LJ4>0\*,^|1\$B|"0V  
M9\$>%F5'^\$&@Q'4/J\$2\_Z!\$0"8E-65!APKY.2NFA&)=Q+J,>\_ZG&O-O\*QYU  
MMS%723\_#;3U+^D<=P|;5K8\$-T\_%E%|\$^N3F-Z@YA0NSY3;(G(-C0!X'EV!)K M31.""  
<'MQ<4"@@TLZ6PPPW8(P83@)A#<;#@M0)B+RLF>QQQ.("80-P/B)LL: M (9-4"0|Q  
LJ\_8W(9@0W%X\$+R#8&@2^|S!;|L<(5@Z@JM6VP5@VK++|78# MF%TT:'>:,6-A|LF3  
\_1PX:#56T-&UN1|[%:U7;/E#,)';I>5B0SJ@6PBE=C MT",TF%>:J.';+F/KN+)9\*>O)CFP-  
JQVVZR|^Z|DFD6P(?L=7|N:|HJ?2|'3 M#+MRI002,%3.NTHP5!F&I>SA)6 H+TF08-  
A\_&)8T:I^\_0ZX3#@F'#=FE2|'0 M4M|(ADT9EX\_#<;@N)6N52ZR3% M.ZO!\_M-  
:'\*5V63^M;F)+GZD#JE:-R\_@BW!X'#+(-Z|1'VSIT)PK%QLX|JW:0\$8'Q\_L#8 M;%  
(=T\$PVI0QIW8L)|J&Q\_VAL.D&#>Z+X/C>9ITQ"P\*DRH|L-MF"^UAMVF2Z  
M3YHCH?DKN9XRK:"5TDYI\*\$O!4J(1N4E=) J(R  
MAE;3'@3<9\*XKJVH#@;"8&S:SFIBWJ|!=+.V6800> %H;:;(KJ#P&.^2QUW M"8MG-  
!%Z@|\_#F\$HLK\$1A|"L9JJE7J+ZF8?95PWYY|U4+\_%7>8I>\_6BJ\$&DRU8  
M5Y=W;1:QV\$RIDC6\_5SQ%+6L6KUVSA'P).O.UT.7D,|GR4A@/+AU4\*/D|<MC\_)","  
(SR#;M6KRN4=M&P2KAOT;#JP16(|=5)6?JLJ)6W|?+NVRRK-5XLN|| M|54UJO;:(T?  
DPR|YHRJMKQJK@3\$"P|B#;|J\$2\*#!)KF%./)%RF@B(|9A2CP"17,M&NGY1\*("<1GB,5U  
MC\$%@FP:S'(|03\_B6C>\_6\_G@=CE+8Y\_8S?)+ "A&I&\*YDL':D=V/L|B:|;KN M-%?  
W)|1UT9),^")\_V(+A\*J##Z&DX>\_04^,)AO^LOUJ-\$:X?'/;#=#1"0W\_1 UB\_?3X"|\_\$  
VFZ7ANH!"RV2Z7KN0\*J&QWVAL M(>/'|0:|93/+H|L,@;%\*ZL0I&/'@><:S+-5:5EU?  
VX6D?|I?8:C\$M:F(R;\_'0&RPBKHKV8P(?\$ "D-A8%75/7B(J;\_'0&RVBKHG M+P&5@-  
AO(%8J2N-1.TK%C\*J\$^Q;-J|YB-\_#+BE^|6=ZE63@?A|F8PECW4^5| M5=/\_G|V4:\$O\_4Z\$?  
I4\_|\*F(RH2N^@9&9C%'KUV'G|\_#8?S\_V';?J|T%@F  
M8@I"K(O&58)^>|95WQD\$GL=YR=UT8Q\*N)=D1CT"?\_72H2XK/O4VSL)J|H|5M+O9  
M/U1&K|TV.PV6|4P8NBV|H.KY.\_%\*<@H38L|ODCT%P#4&-4\*# M>:6I-GH(D\_OH\*|Y,J05  
NP@?EN'+1KB\*W0L-HQ>.W<)|@)!6;ZN7@FORCE= M"9\_J  
|\*4D;P2(\*D6)0&R,8MW)41244I"9%/FZTJ|PY F13UNA\*@\*2|.0)D  
M2>MR)9SU.BVNBV9DPG|)!>;CZN0@2N7F2E^40^Q:FY/8Z MD+JE=/\_X)-  
P8!UPWFUR^\_I:#63NB3C+Z&\_!J;S0KA  
MYB"P)MQLW9."\*&Q\_VAL.K^#8Y%&@TM6UX|@)#A>\_!R;S=3@-@A'SFR/|8"  
MX|F3+K@S"\$R#<=|@,!(8FTF@X"|63^>^#P>PU4.8J6J(\_A7@|\_#Z1#<&P0V  
M,PR;F:XJM\_/\_+J@%TLXB\$<^LS'):PYM2G>6J8(JC<\*Z@UW'V-  
=M)X2|MNSGEH6IB(|S#%5  
M":^^K/#2|\_'R+ILL:W69|\_#M17\$5MIY:|PJP\*^MT(>)\*!5R>N|\_@0Y=5C)2!> M\_!!KV%6/

%&>-XF V\|@-FY3Q>:,M,IU)/0>:%:3\*B4@\$1!5"\$:UY55()2#V  
M&XA/|\*E'|"7/=Z0@OKIH2R7QEE8S8ZZFG8W6W\_\*Z)5I  
MONC44VAERJZ6>OXFNI+ #X&9C96U,,/,I M9CN\$8\$)P(PANVAAL8YZ8KS.'UZZ%01  
F")^AHH'M8FEL9KFRLF<(P 3@-H-Y M;6\0F)BG3DH\$ 5@Z@\*M'-N8"<9,D\*V&?  
EFRM8LF|4Y3OCT+91HP=CLZ5J8U M;8NY|FX"Y9HM9Q JM'ULN\*942^  
5;P:@R\*AP;S25!LJA,E]=!5)M4ZEEV\$ M"MPV|3!5^FNZO3:MTL E S  
"1,JAN3Y4W2E80D9<|1(\$N:F\*O+|A?KF:@3 M(DKQT42!4A0H-  
B)7YP.Z!;!72!22%3!|ST9X3.=?+|+;^%#XNWFKOXGFZ?(R2 MO799>?XE>IZ>I^?  
|XI^M,J\_+Q/M,J|P1L\*:4^?)\_7SQ%:V>  
M|E+G20)>FYT679%|3%@CK,FVH19@#1U(:A|;"A'8)(.MM(ET%VV>#I)-6FTQ M0EN?  
T5;2 EH-F,0.-2.C|FWR7!0"W|H'KJW+?O:S@SYOE79J%|W&8C"D&="|5+%U1TZ37;|6  
4R M;J;)CUG\$%+4&M!MB>D1FZ\*BYT J/\*8\*QON\$2? M3'T'((&MWV"38|GT=9!M|1V  
!+9^@ZV2Z+=O=27.+IHN"?MA5|Z7%30!6L7 M;J? RPJ>1\O|(+)|LE:?Q;  
|3Q%#4K.GWVN5%P),,O#H4> \*\*|L\*0'Q H!8 M(Z7|"!#E.7H(B/T'8BV#Z!\$DRBM"2DB|  
"362&0\_D1\*RR\$@M|/\$?@2(' @&1 M@-B@%=7Q;  
|ZZ:\$4EW\$NRHAX\$/M=UU8!\_6<&AMW\$65K.?KJ;=S|A&!" M M|VJP\*RLCBP|;  
\*YEJ^:Z/\*=YA@5;:N0,J|1|."EU\$=@%6|&H/^H.&|TE0;/83)?7053R;5NG5=A,|\*:[6V9WBO  
MT,.9Z|UVYA()0.PG""|&9""|P#,PS| ^O?=4ET%T Z\$H9OP^"#DLP4ET|IUT  
M>W75/MYP|&(M|J-6I=X8@5)E4):R0!^4A"9<|Y0I@4Q1TY:W&!T&/'KKZ MC5|  
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M.84Y=^AY>IZ>|XMSM,J|+LL/|2U,R=MT(\$.\*JYSF8;AHZ=(|B\_G\*Z")T M!U08?  
PUG;1C8UI"9OLX,@QK.\$1|/G81A8)E=YALV,SC9R B/9T^IX^@=D;F6 MSFR+/  
4\$R',G2!'#E+WW369XM8N8\$A|/C<<6|AVX\*\*C+33BT\*9")|%@I?>\$4  
MF\*&KGMF&PUR\_C\_<45,TU9A<\$(C#T%8PL&5U,? M|)|+N\$M@)#  
V9&TU#;2V4;S#5JITA+00|EA;?> M+,\_2+)R/PV1,4;|N6(I:F(UJ4TD  
+|Y\$VL|X"R0UW9M,P&|H0+ UJP%U;0' M@>TQLWX%?)C\_|8M 751.^2KS.N4ZD?  
@N.Y3:BFBQ4U&?=J%Z8G,/8;C&V8 M4#T0C8;%.%5!(S0V9D/U0>(Y3'99-EK4:1?  
2>\*K:@%U3(H2)6 UTJ0ZA\$@<@ (B ;\$5Z^H1(KS\*1\$0^P\_\$ MIBVK%N9BZ4R7UJJ9T-AG-  
-8PK|X1BY3-1\$!LOZAZ!(@. 9&6,>>>@1?TAL8 MJH2O+MI2"?|\_VCNO1\$2YRMU  
M<(KH.57FSU\_|)|#DIB)C&S&68V7 O"%F4F+=|CW)<5(D5,50.TQ-1VF=IL ME+=MB  
K%OLO|^OG@Q%2E0\$M;:96I33MJ;(Z'JH|!%Q6@A!150W4\$E7;I6JS MZ0&VB1=5("QSI?  
5C):J 5IB;FM;:2%WPL9T6V;9%I/7.9F8J@9HB;FM;:5Z  
M7HEMBTKHCLL,^R(J\*JCM)>"P;U\$P5 |Z68%0P..8EMD?#. /VPS=T7#>@\_/  
M(&-5DTHM=5|^I^/Z.M5"|8|;/\$R=&%K,)|TU68QO%%&3^:"%1A%>+9UXF@'  
M,MU%R4\$2;S@<\_EY\$W^|AO/'KY&|).(|>S<(TO8W\_ABO|=US@4SRY\*\_I>|2W^ MNH/  
'NZFB\_Y1A2;:M.%'-KQB);,7,!( 'W>XFY1.".@\$ DHZGHH0@ \$;|G#7 MKT0(Z  
( "2CLT"B#@Z(. ZP2!KD\*@I\*|" '&(' '&NSU!" "J Z"\*;4( !Q. M 4X(Z"  
"MNQZ11MK@FPWSR3;E3":\$> \* /?IR|<:D"M&FLA1U8>|L80OH58U  
MEG|EF|E7";HD'E&93.)B\_ 7GD 27V7QU1A\$|I2,GH(D\_OH\*|Y,=NPETM9& M,=NO7\*?  
0"=-7Q/Q;WR|DM)@\$|JDFD4 RS()=(Z|3.\$\*\_&::7326"JX=(G M1. 6<@6>"5U  
7.'2D55#C4A+I"722DD;.\$A:=O XTDK+\$FF)M\$1.1D\$Q;KS M".5\$#GKFF"D|X(H(3:0F4M?  
+-:C.:9\$<;|-!39PF3C?)Z?)>LO5Z JE4?J\*J\$(I9ZC@.)\$!(AI45(<>Y#=#7G"!X'/  
MN"FK^6\*C|D2XW7\_)<'G@?|?3'X\$8-2|U=+X,5\_D: ^3R^+!|A5T?|7^%CZU&O  
MML\_B>2>219Q.19DW232#AW|\$;W|.Q|G#>GNW'EQ-1W|^)+R#>2VS\_8|A@FH M;R(-  
@Q=%8X;|I= V?7|Y)=7#|BT4H|^\*X#DFO?;SW#N;)S00>\_B<;7V?JG3B\$5  
M5B0R8=FVR.'O(8=@^3/\_A%2!/9N%BS1ZL\_|+V\_7A.YV+E1 MM/\_GMFE\*&I/O6(J-  
R1W;MGKK)&\_03,^A;4Z)GD8/V%,BM|8CG'/U0|SYDA< MY,\$|'):-?  
O4YQ4)8BQ.>\_V,YCS139QK7N544)?I\*^S1 '1Q46B%SZPY|;I+O MR1?'\$Q2'EA=6A.EJ\_Q|  
QGBIT3|\_?|UYQ\$&I-T|;G54T.S)ZI%:V,I:">O MM\*(#D>% 'UW"?K2&)?  
^9\_Y\_4V1#TP;PQ46K|ZIP385UY&E03@96SO;EWV/3+\*  
M.D%&J6&:\$B|,X5Y34Y3%JN,LO%;;G\*+)=!RU5FN71:KI.7ZULRC9,3UNO\$56E4FZN94+>  
|576N M0F?P)=W\_&>1|E&|^NISG&3WX7VD\_2E|7+S5\_A4F\$:HJ4:5TUY/+0I7.<"Y7 M?  
8Y&1B.CD:DY,N6NX|)73%+5.N&L=G,OI\*9V="|J/3,ZU/|\$:IV6IX><5(T MPJX\$E6  
'687;J+GF(+|A@WGUNTBHTW^4N\$1<4J#QF6L- MO7F>ZHTMZ4N\$7<  
M:HM;S;8J)7<2N"V-7T^W%7 ?40L|EADJ(9'KTLC5;\$,PUQT\$ M\*YC@WT=!,N;H8J;X;-  
=)-UH- G8GG&F? M08\_9CG\_-'0S"RRU H2SH.&-5NDT2^"2#KXXCZ7|Y;X\_+  
M+F|0.PS\$)OUNGC8Y,-BEE?|=DU@|#|8J|8,VP:<-0@<1U;),T);G|'6K-7>  
MLP&)S/9W&QP1%@F+|5JY/0>.88=Y|FX;-0(C@?&X6?C(G%+



M.SL4]"82\0#KZSA=!P/O84|VHKP@2V"P!;L91'WN;;Y>KXG@E+ "J.Q5H!  
MW(>/8%^>RXB0> %(-9NZIN#P+! +/8H2X? V 086S"  
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C\*\_J=OHF> 2BUR?W'U&=8|P(?;|)ME3\$.SD MI:1-2U:D\*R&8\$-QB=\*RINZ)@LVDP2UK=2|  
(P8;C-LLBF|N5ED5V?(\$P0;@;" MC8;CFKJ/=TX,VU9:0J\$8\$)PBS&|J\$/ M=U&=?=  
(!A."I2.XEF1S\* @6P" I> MC4&/T&!>::J-'L+D/KJ\*)Y.=QIGDP-  
HXL&R|12O\OY)I%L&&E'%P&;WV|!( M)0.PG%&|B"5|@2(%4&9"D;>25-RDLA)\$#V'Y  
E#=-Z5\$.D0(@F1#=-FO\*P&2-MDN4(D\$V9HY|!60+Q  
8;NT0(@)=OT&WL2!7\$FZ|SGOKHJF8\%|2\_+4FXD." ME>LJ"59),  
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Z%J;D03J|@BB=0|\*Q(-3#|/IQ&YBY M29TC"8WG3H|@SB#P#  
(,9'AW5A\$;YI7MXKWWSJK>"/=JY#-P;Q"8S+%TF=PC2,P\$AC/ M;&@UC4%@."'  
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V%,P5K\*QFM1E4C\$;\*^&^/1NKZ8!P-3CCGBHW MLL\*8KU9WJ59.!^'R9AB6?  
=SQ534NFKVVD%'P),,O\*.MJYA1:S++4|5;1F!4 M&8P-6U=| "-  
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O&KUND9I%|VKA/OVS\*N6|W|+:A^AOL\*8\*T F??Q  
MABZ;+&MUH>P|42Q%;:M6KQUS!#S)P\*MC6ST"1'DE6PF(%P#\$&G;5(T"4YVTB M(/8?  
B+5LJD>0Z!\$2"8FMV%./)'2FPB(=A2#P/1U@F(!,3F|\*BVT6=|==&. M2KB79\$<|  
GRN&O O\*T+U-L|":O;3U;2|V1541AO=|T6MGN":@-')K.\*^Y9N-)  
L+"C8|U;SS&8;^X67EJSY0QR1S6Z M7E8,,VH\$|L(I78U A-)A7FFJCAS"YCZ|BR:1:|0+  
<5W9+=K?JW0G=GKMTR4 M2@9@.7MZ)4 JYVLE0\*H,R%+F|4J E)<|2(#L/R!+VKHK(=  
(B1!(B&S)=/P.R M 'CV(' #JV\_<=(/T&77EKDG1SL\$QKOX|3%\*1\*>S|Q|+2'-X  
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YG-@4?;88Y5N| OX;-'>&PZ,|/%RK|<8+I#QS7|!|=Q9%JXY""%SF  
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M"7@J5\$!WY97|)2!>+!;-K3Z@X"|S+(Y@9'>,8JZ)ZFK^\$Q M 8F-5T#UY  
MB:0\$Q'X#L=DJZ)Z!|%("8K^!6\*FHC\$?)=!4SJA+NVS.J>I9B%Y\_+BEZ|6=ZE M63@?  
A|F8@ECW4|53U)KJ43|) IXRT:N><) Y%(% 6#R|0=5S!X%E,I? 2&+M?|BJYZ%D|@L N-  
Y;:K469\*J\$S\$JH^U875FFI3I1&"4;U?U>UV)M(MV5<)H  
M>W95GV/|!.8H(UPO\*U+U?;R|RR;+6DTF^|X37U&CJMIKAQP!3S+PF@M1|>75  
M924@7@ 0:UA4CP!1GIN)@-A\_ (#88GNK+\*)\*2+P )#9F2O4ICXF J\$)XJDIY M3  
3\$)LVHTGL>JH2O+H1"?>2S\* @'@0|34 WXE06:>AMG837|Z6K;W6S|\*;- M;IM-  
LMZ)BS=D%|S|?QM="7YA FSYS?\*GH)A+NIB5"9!4A)( V9BUNQ(B MJ1HE(  
(IXW4E0%\*V' &R\*6MT)4!2UAP!LJ1UN1+.>IT4UT4S,N&\_)/Z+S<>5 MR\*!  
<7|ZD8.ECEMESPN9= \_/@8):(CVI\_ "Q|5;|=+O\$RS!'|PI7V)YU??/^RU  
MS|KS;|S|'#P|WQ<\_:95Y799#|/%N8DMOK@'YBJ)Q|8KB#P|<-9OFN(HH\*W0X5  
M1E\_#>22&-P@LVV.6;1\$:"8UGS@@QL FEZ3&39".A!RY'5P'X6@QGYN\$1D+C  
MF=,T.&8MZ|PJB(PD;!(8V|VYX)A^S)GGT#E-8&PH?X\*;@|!DW+=!YM5.#U80  
M9JK:WPC^%>#?0#8\$MT3+'MM@OJ<\* \_B^K -#-(A\*^K<|P6,\*;4W\_ \_8SA:I92  
MAY.CSSTX""B2@=>PM94|6/'\$,6K;\$PB+%X#%DK;6 KBY@+| U9=5U(+ #U&&R-  
MFU(|E'R>X1\$8"8QG\*YIN<>H\_24!4H&BZ9+.\_2+)R/PV1,@:K|F6(J:C4U\*:66  
M@\*>,U=2T!H%I,4 E@9'>.805=/&R!?.7%Y;JR8T|A^-3=M53>%1TNL;^0F.  
M%P#&QNRJ)C6C)" J\$YUJ>H\_.| ^K|6PB+/8;BS5.JSZ0:\*|PJV\$Q M 8F/F5(NR  
ME@B(\*H2I6O\*JJA(0^PW\$/:;4(-B2YS=2\$%)=M\*,2|B7948|WU,-^)<5H'H;  
M9V\$U^ ^EJVMUL%2JCMZZK8ZL?,1N0+.,+UNQ.  
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EK.H5P\*DH\*L|Y1,\_3|\_1+7YRK5>9U65ZL;V%\*OJH#&H>CZL;NOAA/X)(.OX"