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300001769663pbfs:HomeEquityLoansAndLinesPortfolioSegmentMember2024-09-300001769663us-gaap:ResidentialPortfolioSegmentMember2024-06-300001769663us-
gaap:ConsumerPortfolioSegmentMember2024-06-300001769663us-gaap:CommercialPortfolioSegmentMember2024-06-
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gaap:StandbyLettersOfCreditMember2024-06-300001769663us-gaap:CommitmentsToExtendCreditMember2024-09-300001769663us-gaap:CommitmentsToExtendCreditMember2024-06-
300001769663us-gaap:OtherPostretirementBenefitPlansDefinedBenefitMember2024-07-012024-09-300001769663pbfs:PioneerBankESOPMember2019-07-
170001769663pbfs:PioneerBankESOPMember2019-07-172019-07-170001769663pbfs:PioneerBankESOPMember2024-09-300001769663us-gaap:FairValueInputsLevel2Member2024-09-
300001769663us-gaap:EstimateOfFairValueFairValueDisclosureMember2024-09-300001769663us-gaap:CarryingReportedAmountFairValueDisclosureMember2024-09-300001769663us-
gaap:FairValueInputsLevel2Member2024-06-300001769663us-gaap:EstimateOfFairValueFairValueDisclosureMember2024-06-300001769663us-
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gaap:MunicipalBondsMember2024-09-300001769663us-gaap:CorporateDebtSecuritiesMember2024-09-300001769663us-gaap:MunicipalBondsMember2024-06-300001769663us-
gaap:CorporateDebtSecuritiesMember2024-06-3000017696632021-05-1400017696632024-06-300001769663pbfs:CachetFinancialServicesAmendedComplaintMember2023-02-
160001769663srt:MinimumMember2024-07-012024-09-300001769663srt:MaximumMember2024-07-012024-09-3000017696632024-09-3000017696632023-07-012023-09-3000017696632024-
11-0800017696632024-07-012024-09-30xbrli:sharesiso4217:USDxbrli:purepbfs:Officeiso4217:USDxbrli:sharespbfs:securityTable of Contentsâ€‹â€‹UNITED STATESSECURITIES AND
EXCHANGE COMMISSIONWashington, D.C. 20549FORMÂ 10-Qâ˜’ QUARTERLY REPORT PURSUANT TO SECTIONÂ 13 OR 15(d)Â OF THE SECURITIES EXCHANGE ACT OF 1934For the
quarterly period ended September 30, 2024ORâ˜ TRANSITION REPORT PURSUANT TO SECTIONÂ 13 OR 15(d)Â OF THE SECURITIES EXCHANGE ACT OF 1934For the transition period from
_______ to _______PIONEER BANCORP,Â INC.(Exact Name of Company as Specified in its Charter)â€‹Maryland001-3899183-4274253(State of Other Jurisdiction of Incorporation)(Commission
File No.)(I.R.S. Employer Identification No.)â€‹652 Albany Shaker Road, Albany, New York 12211(Address of Principal Executive Office) (Zip Code)(518) 730-3025(Issuerâ€™s Telephone
Number including area code)Securities registered pursuant to SectionÂ 12(b)Â of the Act:â€‹â€‹Title of each classÂ TradingSymbol(s)Â Name of each exchange on which registeredCommon
Stock, par value $0.01Â PBFSÂ The Nasdaq Stock Market, LLCâ€‹Indicate by check mark whether the registrant (1)Â has filed all reports required to be filed by SectionÂ 13 or 15(d)Â of the
Securities Exchange Act of 1934 during the preceding 12Â months (or for such shorter period that the registrant was required to file such reports), and (2)Â has been subject to such filing
requirements for the past 90Â days.YES â˜’Â Â Â Â Â Â Â Â Â NOÂ Â Â â˜Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be
submitted pursuant to RuleÂ 405 of Regulation S-T (SectionÂ 232.405 of this Chapter) during the preceding 12Â months (or for such shorter period that the registrant was required to submit
such files).YES â˜’Â Â Â Â Â Â Â Â NOÂ Â Â â˜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 definitions of â€œlarge accelerated filer,â€ â€œaccelerated filer,â€ â€œsmaller reporting company,â€ and â€œemerging growth companyâ€ in
RuleÂ 12b-2 of the Exchange Act.â€‹â€‹â€‹â€‹â€‹Large accelerated filerâ˜Accelerated filerâ˜Non-accelerated filerâ˜’Smaller reporting companyâ˜’â€‹â€‹Emerging growth companyâ˜’â€‹If an
emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards
provided pursuant to SectionÂ 13(a)Â of the Exchange Act.Â Â Â Â Â Â â˜Indicate by check mark whether the registrant is a shell company (as defined in RuleÂ 12b-2 of the Exchange Act).
YESÂ â˜Â Â Â Â Â Â NOÂ Â Â â˜’As of November 8, 2024 there were 25,973,904 shares outstanding of the registrantâ€™s common stock.â€‹â€‹â€‹â€‹ Table of ContentsPIONEER
BANCORP,Â INC.INDEXâ€‹â€‹PARTÂ IÂ - FINANCIAL INFORMATION3ItemÂ 1Â â€“ Consolidated Financial Statements-unaudited 3Consolidated Statements of Condition 3Consolidated
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Factors55ItemÂ 2Â â€“ Unregistered Sales of Equity Securities and Use of Proceeds55ItemÂ 3Â â€“ Defaults Upon Senior Securities55ItemÂ 4Â â€“ Mine Safety Disclosures55ItemÂ 5Â â€“
Other Information55ItemÂ 6Â â€“ Exhibits56â€‹â€‹â€‹â€‹2 Table of ContentsPARTÂ IÂ - FINANCIAL INFORMATIONItemÂ 1Â â€“ Consolidated Financial StatementsPIONEER BANCORP,
INC.CONSOLIDATED STATEMENTS OF CONDITION (unaudited)(in thousands, except share and per share
amounts)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â JuneÂ 30,Â â€‹â€‹2024â€‹2024AssetsÂ â€‹Â Â Â â€‹Â Â Cash and due from banksâ€‹$ 78,097â€‹$ 36,937Federal funds
soldâ€‹Â 2,411â€‹Â 13,638Interest-earning deposits with banksâ€‹Â 144,466â€‹Â 114,615Cash and cash equivalentsâ€‹Â 224,974â€‹Â 165,190Securities available for sale, at fair valueâ€‹Â
262,533â€‹Â 257,409Securities held to maturity, net of allowance for credit losses of $216 at SeptemberÂ 30,Â 2024 and $262 at JuneÂ 30,Â 2024 (fair value of $22,863 at
SeptemberÂ 30,Â 2024; and $22,437 at JuneÂ 30,Â 2024)â€‹Â 24,589â€‹Â 25,090Federal Reserve Bank of New York and Federal Home Loan Bank of New York stockâ€‹Â 3,646â€‹Â
3,546Loans receivableâ€‹â€‹ 1,420,963â€‹â€‹ 1,365,870Allowance for credit lossesâ€‹â€‹ (21,238)â€‹â€‹ (21,801)Net loans receivableâ€‹Â 1,399,725â€‹Â 1,344,069Accrued interest
receivableâ€‹Â 7,667â€‹Â 7,559Premises and equipment, netâ€‹Â 39,718â€‹Â 40,105Bank-owned life insuranceâ€‹Â 15,972â€‹Â 16,009Goodwillâ€‹Â 10,879â€‹Â 10,879Other intangible
assets, netâ€‹Â 2,828â€‹Â 2,951Other assetsâ€‹Â 22,071â€‹Â 22,597Total assetsâ€‹$ 2,014,602â€‹$ 1,895,404â€‹â€‹â€‹â€‹â€‹â€‹Liabilities and Shareholdersâ€™
Equityâ€‹Â Â Â â€‹Â Â Â Liabilitiesâ€‹Â Â Â â€‹Â Â Â Deposits:â€‹Â Â Â â€‹Â Â Â Non-interest bearing depositsâ€‹$ 537,933â€‹$ 445,328Interest bearing depositsâ€‹Â 1,137,347â€‹Â
1,104,924Total depositsâ€‹Â 1,675,280â€‹Â 1,550,252Mortgagorsâ€™ escrow depositsâ€‹Â 3,854â€‹Â 9,701Other liabilitiesâ€‹Â 31,667â€‹Â 38,923Total liabilitiesâ€‹Â 1,710,801â€‹Â
1,598,876â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commitments and contingent liabilities â€“ See Note 9â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Shareholdersâ€™ Equityâ€‹Â Â Â â€‹Â Â Â Preferred stock
($0.01 par value, 5,000,000 shares authorized, no shares issued or outstanding as of SeptemberÂ 30,Â 2024 and JuneÂ 30,Â 2024)â€‹â€‹ â€”â€‹â€‹ â€”Common stock ($0.01 par value,
75,000,000 shares authorized, 26,146,904 and 26,261,293 shares issued and outstanding as of SeptemberÂ 30,Â 2024 and JuneÂ 30,Â 2024, respectively)â€‹â€‹ 261â€‹â€‹ 263 Additional paid
in capitalâ€‹â€‹ 113,795â€‹â€‹ 113,484Retained earningsâ€‹Â 192,826â€‹Â 187,731Unallocated common stock of Employee Stock Ownership Plan (â€œESOPâ€)â€‹Â (9,721)â€‹Â
(9,892)Accumulated other comprehensive incomeâ€‹Â 6,640â€‹Â 4,942Total shareholdersâ€™ equityâ€‹Â 303,801â€‹Â 296,528Total liabilities and shareholdersâ€™ equityâ€‹$
2,014,602â€‹$ 1,895,404â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹See accompanying notes to unaudited consolidated financial statements.3 Table of ContentsPIONEER BANCORP, INC.
CONSOLIDATED STATEMENTS OF OPERATIONS (unaudited)(in thousands, except share and per share amounts)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ForÂ theÂ Three Months Ended
â€‹â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023Interest and dividend income:Â â€‹Â Â Â â€‹Â Â Loansâ€‹$ 20,930â€‹$ 16,533Securitiesâ€‹Â 2,165â€‹Â 2,568Interest-earning deposits
with banks and otherâ€‹Â 1,284â€‹Â 1,055Total interest and dividend incomeâ€‹Â 24,379â€‹Â 20,156â€‹â€‹â€‹â€‹â€‹â€‹Interest expense:â€‹Â Â Â â€‹Â Â Â Depositsâ€‹Â 6,270â€‹Â
3,954Borrowings and otherâ€‹Â 212â€‹Â 312Total interest expenseâ€‹Â 6,482â€‹Â 4,266Net interest incomeâ€‹Â 17,897â€‹Â 15,890Provision for credit lossesâ€‹Â (870)â€‹Â 750Net
interest income after provision for credit lossesâ€‹Â 18,767â€‹Â 15,140â€‹â€‹â€‹â€‹â€‹â€‹Noninterest income:â€‹Â Â Â â€‹Â Â Â Bank fees and service chargesâ€‹Â 1,466â€‹Â
1,446Insurance and wealth management servicesâ€‹Â 2,171â€‹Â 1,981Net gain on equity securitiesâ€‹Â â€”â€‹Â 80Net gain on securities available for sale transactionsâ€‹â€‹ 165â€‹â€‹
â€”Otherâ€‹Â 316â€‹Â 67Total noninterest incomeâ€‹Â 4,118â€‹Â 3,574â€‹â€‹â€‹â€‹â€‹â€‹Noninterest expense:â€‹Â Â Â â€‹Â Â Â Salaries and employee benefitsâ€‹Â 7,666â€‹Â
6,923Net occupancy and equipmentâ€‹Â 1,833â€‹Â 1,831Data processingâ€‹Â 981â€‹Â 1,189Advertising and marketingâ€‹Â 224â€‹Â 141Insurance premiumsâ€‹â€‹ 248â€‹â€‹ 239Federal
Deposit Insurance Corporation insurance premiumsâ€‹Â 263â€‹Â 262Professional feesâ€‹â€‹ 1,953â€‹â€‹ 2,587Otherâ€‹Â 1,521â€‹Â 1,233Total noninterest expenseâ€‹Â 14,689â€‹Â
14,405Income before income taxesâ€‹Â 8,196â€‹Â 4,309Income tax expenseâ€‹Â 1,888â€‹Â 890Net incomeâ€‹$ 6,308â€‹$ 3,419â€‹â€‹â€‹â€‹â€‹â€‹Net earnings per common
share:â€‹â€‹â€‹â€‹â€‹â€‹ Basicâ€‹$ 0.25â€‹$ 0.14 Dilutedâ€‹$ 0.25â€‹$ 0.14â€‹â€‹â€‹â€‹â€‹â€‹ Weighted average shares outstanding â€“ basic â€‹â€‹ 25,081,864â€‹â€‹ 25,194,841
Weighted average shares outstanding â€“ dilutedâ€‹â€‹ 25,150,650â€‹â€‹ 25,194,841â€‹â€‹â€‹â€‹See accompanying notes to unaudited consolidated financial statements.4 Table of
ContentsPIONEER BANCORP, INC.CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (unaudited)(in thousands)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ForÂ theÂ Three Months Ended
â€‹â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023â€‹â€‹â€‹â€‹â€‹â€‹Net incomeâ€‹$ 6,308â€‹$ 3,419â€‹â€‹â€‹â€‹â€‹â€‹Other comprehensive income:â€‹Â Â Â â€‹Â Â Â Unrealized
gains on securities:â€‹Â Â Â â€‹Â Â Â Unrealized holding gains arising during the periodâ€‹Â 2,465â€‹Â 1,391Reclassification adjustment for gains included in net incomeâ€‹Â (165)â€‹Â
â€”â€‹â€‹Â 2,300â€‹Â 1,391Tax expenseâ€‹Â 602â€‹Â 363â€‹â€‹Â 1,698â€‹Â 1,028Defined benefit plan:â€‹Â Â Â â€‹Â Â Â Change in funded status of defined benefit plansâ€‹Â â€”â€‹Â
â€”Reclassification adjustment for amortization of net actuarial gainâ€‹Â â€”â€‹Â â€”â€‹â€‹Â â€”â€‹Â â€”Tax expenseâ€‹Â â€”â€‹Â â€”â€‹â€‹Â â€”â€‹Â â€”Total other comprehensive
income â€‹Â 1,698â€‹Â 1,028Comprehensive incomeâ€‹$ 8,006â€‹$ 4,447â€‹â€‹â€‹See accompanying notes to unaudited consolidated financial statements.5 Table of ContentsPIONEER
BANCORP, INC.CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERSâ€™ EQUITY (unaudited)(in thousands, except share
amounts)â€‹Additional
â€‹â€‹â€‹Unallocatedâ€‹Accumulated Otherâ€‹Totalâ€‹â€‹Common Stockâ€‹Paid-
inâ€‹Retainedâ€‹Commonâ€‹Comprehensiveâ€‹Shareholdersâ€™â€‹Â Â Â Â Sharesâ€‹AmountÂ Â Â Â CapitalÂ Â Â Â EarningsÂ Â Â Â Stock of
ESOPÂ Â Â Â LossÂ Â Â Â Equityâ€‹Balance as of July 1, 2023â€‹â€‹ 25,977,679â€‹$ 260â€‹$ 113,543â€‹$ 173,038â€‹â€‹
(10,573)â€‹$ (9,568)â€‹$ 266,700â€‹Cumulative effect of change in accounting principle - Current Expected Credit Losses
(1)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 507â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 507â€‹Net incomeâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹

â€”â€‹â€‹ 3,419â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 3,419Other comprehensive incomeâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹Â â€”â€‹Â â€”â€‹Â 1,028â€‹Â 1,028ESOP shares committed to be released (12,729 shares)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ (52)â€‹â€‹ â€”â€‹â€‹ 169â€‹â€‹ â€”â€‹â€‹ 117Balance as of SeptemberÂ 30,Â 2023â€‹â€‹ 25,977,679â€‹$ 260â€‹$ 113,491â€‹$ 176,964â€‹$ (10,404)â€‹$ (8,540)â€‹$ 271,771â€‹Additional â€‹â€‹â€‹Unallocatedâ€‹Accumulated Otherâ€‹Totalâ€‹â€‹Common Stockâ€‹Paid-inâ€‹Retainedâ€‹Commonâ€‹Comprehensiveâ€‹Shareholdersâ€™â€‹â€‹Sharesâ€‹AmountÂ Â Â Â CapitalÂ Â Â Â EarningsÂ Â Â Â Stock of ESOPÂ Â Â Â Income Â Â Â Â Equityâ€‹Balance as of July 1, 2024â€‹â€‹ 26,261,293â€‹$ 263â€‹$ 113,484â€‹$ 187,731â€‹$ (9,892)â€‹$ 4,942â€‹$ 296,528â€‹Net incomeâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 6,308â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 6,308Other comprehensive incomeâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹Â â€”â€‹Â â€”â€‹Â 1,698â€‹Â 1,698ESOP shares committed to be released (12,729 shares)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ (32)â€‹â€‹ â€”â€‹â€‹ 171â€‹â€‹ â€”â€‹â€‹ 139Stock-based compensation expenseâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 343â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 343Repurchases of common stock â€‹â€‹ (114,389)â€‹â€‹ (2)â€‹â€‹ â€”â€‹â€‹ (1,213)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ (1,215)Balance as of SeptemberÂ 30,Â 2024â€‹â€‹ 26,146,904â€‹$ 261â€‹$ 113,795â€‹$ 192,826â€‹$ (9,721)â€‹$ 6,640â€‹$ 303,801â€‹(1)Adoption of Accounting Standard Update 2016-13.â€‹See accompanying notes to unaudited consolidated financial statements.6 Table of ContentsPIONEER BANCORP, INC.CONSOLIDATED STATEMENTS OF CASH FLOWS (unaudited)(in thousands)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ForÂ theÂ Three Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023â€‹â€‹â€‹â€‹â€‹â€‹Cash flows from operating activities:Â â€‹Â Â Â â€‹Â Â Net incomeâ€‹$ 6,308â€‹$ 3,419Adjustments to reconcile net income to net cash provided by operating activities:â€‹Â Â Â â€‹Â Â Â Depreciation and amortizationâ€‹Â 629â€‹Â 671Provision for credit lossesâ€‹Â (870)â€‹Â 750Net accretion on securitiesâ€‹Â (582)â€‹Â (370)ESOP compensationâ€‹â€‹ 138â€‹â€‹ 117Loss on bank-owned life insuranceâ€‹Â 37â€‹Â 56Net gain on sale or write-down of other real estate ownedâ€‹Â (35)â€‹Â â€”Proceeds from sale of loansâ€‹Â 2,823â€‹Â â€”Net gain on sale of loansâ€‹Â (29)â€‹Â â€”Loss on sale, disposal or write-down of premise and equipment, netâ€‹â€‹ 3â€‹â€‹ â€”Net gain on equity securitiesâ€‹Â â€”â€‹Â (80)Net gain on securities available for sale transactionsâ€‹â€‹ (165)â€‹â€‹ â€”Stock-based compensation expenseâ€‹â€‹ 343â€‹â€‹ â€”Deferred tax expense â€‹Â 834â€‹Â 37(Increase) decrease in accrued interest receivableâ€‹Â (108)â€‹Â 70Increase in other assetsâ€‹Â (1,062)â€‹Â (156)(Decrease) increase in other liabilitiesâ€‹Â (6,356)â€‹Â 7,920Changes in operating leasesâ€‹â€‹ 3â€‹â€‹ 8Net cash provided by operating activitiesâ€‹Â 1,911â€‹Â 12,442â€‹â€‹â€‹â€‹â€‹â€‹Cash flows from investing activities:â€‹Â Â Â â€‹Â Â Â Proceeds from maturities, paydowns and calls of securities available for saleâ€‹Â 34,745â€‹Â 45,077Proceeds from sales of securities available for saleâ€‹Â 350â€‹Â â€”Purchases of securities available for saleâ€‹Â (37,174)â€‹Â (23,924)Proceeds from maturities and paydowns of securities held to maturityâ€‹Â 2,343â€‹Â 1,617Purchases of securities held to maturityâ€‹Â (1,796)â€‹Â (1,576)Net purchases of FHLBNY and FRBNY stockâ€‹Â (100)â€‹Â (38)Net increase in loans receivableâ€‹Â (57,753)â€‹Â (57,774)Purchases of premises and equipmentâ€‹Â (120)â€‹Â (373)Proceeds from sale of other real estate ownedâ€‹Â 188â€‹Â â€”Cash paid for acquisitionsâ€‹â€‹ â€”â€‹â€‹ (1,980)Net cash used in investing activitiesâ€‹Â (59,317)â€‹Â (38,971)â€‹â€‹â€‹â€‹â€‹â€‹Cash flows from financing activities:â€‹Â Â Â â€‹Â Â Â Net increase in depositsâ€‹Â 125,028â€‹Â 96,984Net decreases in mortgagorsâ€™ escrow depositsâ€‹Â (5,847)â€‹Â (4,364)Payments on acquisition contingent considerationâ€‹â€‹ (750)â€‹â€‹ â€”Repurchase of common stockâ€‹â€‹ (1,215)â€‹â€‹ â€”Repayment of finance lease liabilityâ€‹â€‹ (26)â€‹â€‹ (25)Net cash provided by financing activitiesâ€‹Â 117,190â€‹Â 92,595â€‹â€‹â€‹â€‹â€‹â€‹Net increase in cash and cash equivalentsâ€‹Â 59,784â€‹Â 66,066Cash and cash equivalents at beginning of periodâ€‹Â 165,190â€‹Â 150,478Cash and cash equivalents at end of periodâ€‹$ 224,974â€‹$ 216,544â€‹â€‹â€‹â€‹â€‹â€‹Supplemental disclosure of cash flow information:â€‹Â â€‹â€‹Â Â Â Cash paid during the period for:â€‹Â Â Â â€‹Â Â Â Interestâ€‹$ 6,503â€‹$ 4,280Income taxesâ€‹$ 1,000â€‹$ 1,000Non-cash investing and financing activity:â€‹Â â€‹â€‹Â Â Â Acquisition contingent consideration payableâ€‹$ â€”â€‹$ 1,499â€‹â€‹â€‹See accompanying notes to unaudited consolidated financial statements.7 Table of Contentsâ€‹PIONEER BANCORP, INC.NOTESÂ TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTSSeptember 30, 20241.NATURE OF OPERATIONSPioneer Bancorp, Inc. (the â€œCompanyâ€) is a mid-tier stock holding company whose wholly owned subsidiary is Pioneer Bank, National Association (the â€œBankâ€). The Bankâ€™s wholly owned subsidiaries are Pioneer Commercial Bank, Pioneer Insurance Agency, Inc. and Pioneer Financial Services, Inc. On September 16, 2024, the Office of the Comptroller of the Currency (the â€œOCCâ€) approved the merger of Pioneer Commercial Bank with and into the Bank with the Bank as the resulting entity (the â€œCommercial Bank Mergerâ€). The Commercial Bank Merger closed on October 1, 2024. Following the completion of the Commercial Bank Merger, the Bank now directly offers full municipal deposit banking services which were previously provided through Pioneer Commercial Bank. The Company provides diversified financial services through the Bank and its subsidiaries, with 23 offices in the Capital Region of New York State. The Company, through its subsidiaries, offers a broad array of deposit, lending, and other financial services to individuals, businesses, and municipalities.The interim financial data as of September 30, 2024 and for the three months ended September 30, 2024 and 2023, respectively, is unaudited and reflects all normal recurring adjustments that are, in the opinion of management, necessary for a fair presentation of the results for the interim periods presented in conformance with accounting principles generally accepted in the United States of America (â€œGAAPâ€). On October 18, 2024, the Company announced it would change its fiscal year end from June 30 to December 31 of each calendar year. The results of operations for the three months ended September 30, 2024 are not necessarily indicative of the results to be achieved for the remainder of the six month transition period ending December 31, 2024 or any other period.These unaudited interim consolidated financial statements should be read in conjunction with the Companyâ€™s Annual Report on Form 10-K, for the year ended June 30, 2024.2.SUMMARY OF SIGNIFICANT ACCOUNTING POLICIESPrinciples of ConsolidationThe consolidated financial statements include the accounts of the Company, the Bank, and the Bankâ€™s wholly owned subsidiaries. All significant intercompany accounts and transactions have been eliminated in consolidation. Use of EstimatesThe preparation of consolidated financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ substantially from those estimates. The allowance for credit losses, valuation of securities and other financial instruments, the funded status and expense of employee benefit plans, legal proceedings and other contingent liabilities, and the realizability of deferred tax assets are particularly subject to change.ReclassificationsAmounts in the priorÂ periodâ€™s consolidated financial statements are reclassified whenever necessary to conform to the currentÂ periodâ€™s presentation. â€‹8 Table of ContentsImpact of Recent Accounting Pronouncements In December 2023, the Financial Accounting Standards Board (the â€œFASBâ€) issued Accounting Standards Update (â€œASUâ€) No. 2023-09 â€“ Income Taxes (Topic 740) â€“ Improvements to Income Tax Disclosures, to provide more transparency about income tax information through improvements to income tax disclosures. Specifically, the update requires enhancements to the rate reconciliation, including disclosure of specific categories and additional information for reconciling items meeting a quantitative threshold, and greater disaggregation of income tax disclosures related to income taxes paid. The amendments in this update are effective for fiscal years beginning after December 15, 2024 and early adoption is permitted. The Company does not expect this new standard will have a material impact on the consolidated financial statements.In November 2023, the FASB issued ASU No. 2023-07 â€“ Segment Reporting (Topic 280) â€“ Improvements to Reportable Segment Disclosures, to improve the reportable segment disclosures by requiring disclosure of incremental segment information on an annual and interim basis. In addition, the amendments will enhance interim disclosure requirements, clarify circumstances in which an entity can disclose multiple segment measures of profit or loss, provide new segment disclosure requirements for entities with a single reportable segment and contain other disclosure requirements. Â The ASU does not change how a public entity identifies its operating segments or determines its reportable segments, or applies the quantitative thresholds to determine its reportable segments. The amendments in this ASU are effective for annual periods beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. Early adoption is permitted. Â The Company does not expect this new standard will have a material impact on the consolidated financial statements.â€‹3.ACQUISITIONS On July 13, 2023, the Company, through its subsidiary, Pioneer Financial Services, Inc., completed the acquisition of certain assets of Hudson Financial LLC, a company engaged in the wealth management services business in the Hudson Valley Region of New York. The Company paid an aggregate of $2.0 million in cash and recorded $1.5 million in contingent consideration payable to acquire the assets and recorded a $1.4 million customer list intangible asset and goodwill in the amount of $2.1 million in conjunction with the acquisitions. The goodwill from the acquisition is expected to be deductible for tax purposes. During the three months ended September 30, 2024, contingent consideration of $750,000 was paid. The effects of the acquired assets have been included in the consolidated financial statements since the acquisition date. The above referenced acquisition was made to expand the Companyâ€™s wealth management services activities.â€‹9 Table of Contents4.INVESTMENT SECURITIES The amortized cost and estimated fair value of securities available for sale are as follows (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Grossâ€‹Grossâ€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹Estimatedâ€‹Â Â Â Â CostÂ Â Â Â GainsÂ Â Â Â Losse
Treasuryâ€‹$ 218,050â€‹$ 281â€‹$ (1,571)â€‹$ 216,760Mortgage-backed securities:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 10,021â€‹â€‹ â€”â€‹â€‹ (220)â€‹â€‹ 9,801Collateralized mortgage obligations: â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 4,830â€‹â€‹ 85â€‹â€‹ â€”â€‹â€‹ 4,915 Government-sponsored enterprisesâ€‹â€‹ 15,350â€‹â€‹ â€”â€‹â€‹ (66)â€‹â€‹ 15,284Municipal obligationsâ€‹Â 15,683â€‹Â 90â€‹Â â€”â€‹Â 15,773Total available for sale securitiesâ€‹$ 263,934â€‹$ 456â€‹$ (1,857)â€‹$ 262,533â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹U.S. Treasuryâ€‹$ 247,479â€‹$ 1â€‹$ (3,931)â€‹$ 243,549Municipal obligationsâ€‹Â 13,419â€‹Â 5â€‹Â (8)â€‹Â 13,416Other debt securitiesâ€‹â€‹ 212â€‹â€‹ 305â€‹â€‹ (73)â€‹â€‹ 444Total available for sale securitiesâ€‹$ 261,110â€‹$ 311â€‹$ (4,012)â€‹$ 257,409â€‹The Company elected to exclude accrued interest receivable from the amortized cost basis of debt securities. Accrued interest receivable on available for sale debt securities totaled $1.3 million and $1.4 million at September 30, 2024 and June 30, 2024, respectively, and is excluded from the estimate of credit losses and reported in accrued interest receivable in the consolidated statement of condition.There was no allowance for credit losses for securities available for sale as of September 30, 2024 and June 30, 2024.The amortized cost and estimated fair value of securities held to maturity are as follows (dollars in thousands):â€‹Grossâ€‹Grossâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹Estimatedâ€‹A
forâ€‹Net Carryingâ€‹Â Â Â Â CostÂ Â Â Â GainsÂ Â Â Â LossesÂ Â Â Â FairÂ ValueÂ Â Â Â Credit LossesÂ Â Â Â ValueSeptemberÂ 30,Â 2024â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Corporate debt securitiesâ€‹$ 22,000â€‹â€‹ 27â€‹â€‹ (1,931)â€‹$ 20,096â€‹$ 216â€‹$ 21,784Municipal obligationsâ€‹â€‹ 2,805â€‹â€‹ â€”â€‹â€‹ (38)â€‹â€‹ 2,767â€‹â€‹ â€”â€‹â€‹ 2,805Total held to maturity securitiesâ€‹$ 24,805â€‹$ 27â€‹$ (1,969)â€‹$ 22,863â€‹$ 216â€‹$ 24,589â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Corporate debt securitiesâ€‹$ 22,000â€‹$ 55â€‹$ (2,898)â€‹$ 19,157â€‹$ 262â€‹$ 21,738Municipal obligationsâ€‹â€‹ 3,352â€‹â€‹ â€”â€‹â€‹ (72)â€‹â€‹ 3,280â€‹â€‹ â€”â€‹â€‹ 3,352Total held to maturity securitiesâ€‹$ 25,352â€‹$ 55â€‹$ (2,970)â€‹$ 22,437â€‹$ 262â€‹$ 25,090â€‹Accrued interest receivable on held to maturity debt securities totaled $232,000 and $220,000 at September 30, 2024 and June 30, 2024, respectively, and is excluded from the estimate of credit losses and is reported in accrued interest receivable in the consolidated statement of condition.There were no held to maturity securities that were 30 days or more past due or classified as non-accrual as of September 30, 2024 and June 30, 2024.10 Table of ContentsThe following tables present the activity in the allowance for credit losses on securities held to maturity (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â ForÂ theÂ Three Months Ended SeptemberÂ 30,Â 2024â€‹â€‹Beginningâ€‹â€‹â€‹â€‹â€‹â€‹Endingâ€‹Â Â Â Â BalanceÂ Â Â Â ProvisionsÂ Â Â Â Charge-offsÂ Â Â Â RecoveriesÂ Â Â Â BalanceCorporate debt securitiesâ€‹$ 262â€‹$ (46)â€‹$ â€”â€‹$ â€”â€‹$ 216Municipal obligationsâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total allowance for credit losses on securities held to maturityâ€‹$ 262â€‹$ (46)â€‹$ â€”â€‹$ â€”â€‹$ 216â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â ForÂ theÂ Three Months Ended SeptemberÂ 30,Â 2023â€‹â€‹BeginningÂ â€‹â€‹â€‹â€‹â€‹â€‹â€‹Endingâ€‹Â Â Â Â BalanceÂ Â Â Â ProvisionsÂ Â Â Â Charge-offsÂ Â Â Â RecoveriesÂ Â Â Â BalanceCorporate debt securitiesâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”Municipal obligationsâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Total allowance for credit losses on securities held to maturityâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹The estimated fair value and gross unrealized losses aggregated by security category and length of time such securities have been in a continuous unrealized loss position, is summarized as follows (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹â€‹LessÂ thanÂ 12Â Monthsâ€‹12Â MonthsÂ orÂ Longerâ€‹Totalâ€‹â€‹Estimatedâ€‹Unre
available for sale:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ â€”â€‹$ â€”â€‹$ 162,314â€‹$ (1,571)â€‹$ 162,314â€‹$ (1,571)Mortgage-backed securities:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 9,801â€‹â€‹ (220)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 9,801â€‹â€‹ (220)Collateralized mortgage obligations: â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€” Government-sponsored enterprisesâ€‹Â 15,273â€‹Â (65)â€‹Â 11â€‹Â (1)â€‹Â 15,284â€‹Â (66)Municipal obligationsâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹$ 25,074â€‹$ (285)â€‹$ 162,325â€‹$ (1,572)â€‹$ 187,399â€‹$ (1,857)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Securities held to maturity:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Corporate debt securitiesâ€‹$ â€”â€‹$ â€”â€‹$ 18,070â€‹$ (1,931)â€‹$ 18,070â€‹$ (1,931)Municipal obligationsâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 2,767â€‹â€‹ (38)â€‹â€‹ 2,767â€‹â€‹ (38)â€‹â€‹$ â€”â€‹$ â€”â€‹$ 20,837â€‹$ (1,969)â€‹$ 20,837â€‹$ (1,969)â€‹JuneÂ 30,Â 2024â€‹â€‹LessÂ thanÂ 12Â Monthsâ€‹12Â MonthsÂ orÂ Longerâ€‹Totalâ€‹â€‹Estimatedâ€‹Unrealizedâ€
available for sale:â€‹â€‹â€‹Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ 19,580â€‹$ (12)â€‹$ 219,059â€‹$ (3,919)â€‹$ 238,639â€‹$ (3,931)Municipal obligationsâ€‹Â 3,723â€‹Â (8)â€‹Â â€”â€‹Â â€”â€‹Â 3,723â€‹Â (8)Other debt securitiesâ€‹Â â€”â€‹Â â€”â€‹Â 90â€‹â€‹ (73)â€‹Â 90â€‹Â (73)â€‹â€‹$ 23,303â€‹$ (20)â€‹$ 219,149â€‹$ (3,992)â€‹$ 242,452â€‹$ (4,012)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Securities held to maturity:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Corporate debt securitiesâ€‹$ â€”â€‹$ â€”â€‹$ 17,102â€‹$ (2,898)â€‹$ 17,102â€‹$ (2,898)Municipal obligationsâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 3,280â€‹â€‹ (72)â€‹â€‹ 3,280â€‹â€‹ (72)â€‹â€‹$ â€”â€‹$ â€”â€‹$ 20,382â€‹$ (2,970)â€‹$ 20,382â€‹$ (2,970)â€‹11 Table of ContentsUnrealized losses on securities available for sale have not been recognized into income because the issuers' debt securities are of high credit quality (rated AA or higher), management does not intend to sell, and it is likely that management will not be required to sell the securities prior to their anticipated recovery, and the decline in fair value is largely due to changes in interest rates and other market conditions. The issuers continue to make timely principal and interest payments on the securities. The fair value is expected to recover as the securities approach maturity.The Company does not believe the available for sale securities that were in an unrealized loss position as of September 30, 2024 and June 30, 2024, which consisted of 42 and 104 individual securities, respectively, represented a credit loss impairment. Available for sale debt securities in unrealized loss positions are evaluated for impairment related to credit losses at least quarterly. As of September 30, 2024 and June 30, 2024, the majority of the available for sale securities in an unrealized loss position consisted of debt securities issued by U.S. government agencies or U.S. government-sponsored enterprises that carry the explicit and/or implicit guarantee of the U.S. government, which are widely recognized as â€œrisk-freeâ€ and have a long history of zero credit losses. Total gross unrealized losses were primarily attributable to changes in interest rates, relative to when the investment securities were purchased, and not due to the credit quality of the investment securities. The Company does not intend to sell, nor is it more likely than not that the Company will be required to sell the security before recovery of its amortized cost basis, which may be at maturity. Â None of the Companyâ€™s held to maturity debt securities were past due or on nonaccrual status as of September 30, 2024 and June 30, 2024. There was no accrued interest reversed against interest income for the three months ended September 30, 2024 and 2023, as all securities remained on accrual status. In addition, there were no collateral dependent held to maturity debt securities as of September 30, 2024 and June 30, 2024. An allowance for credit losses on held to maturity debt securities is recorded to account for expected lifetime credit losses.The following table sets forth information with regard to contractual maturities of debt securities (dollars in thousands). Securities not due at a single maturity date are shown separately.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹Â AmortizedÂ Estimatedâ€‹Â Â Â Â CostÂ Â Â Â FairÂ ValueSecurities available for sale:Â â€‹Â Â Â â€‹Â Â Due in one year or lessâ€‹$ 204,516â€‹$ 203,361Due after one to five yearsâ€‹Â 33,241â€‹Â 33,183Due after five to ten yearsâ€‹â€‹ 11,315â€‹â€‹ 11,262 Due after ten yearsâ€‹â€‹ 14,862â€‹â€‹ 14,727â€‹â€‹$

263,934â€‹$ 262,533â€‹â€‹â€‹â€‹â€‹â€‹â€‹Securities held to maturity:â€‹Â Â Â â€‹Â Â Â Due in one year or lessâ€‹$ 1,774â€‹$ 1,736Due after one to five yearsâ€‹Â 1,031â€‹Â 1,031Due after five to ten yearsâ€‹Â 22,000â€‹Â 20,096â€‹â€‹$ 24,805â€‹$ 22,863â€‹Maturities of mortgage-backed securities and collateralized mortgage obligations are included based on their contractual lives. Expected maturities will differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties.During the three months ended September 30, 2024, the Company received $350,000 in proceeds from the sale of securities available for sale, realizing net gains of $165,000. There were no sales of securities available for sale for the three months ended September 30, 2023.There were no sales of securities held to maturity for the three months ended September 30, 2024 and 2023.There were no sales of equity securities for the three months ended September 30, 2023.12 Table of ContentsAt September 30, 2024, there were no holdings of securities of any one issuer, other than the U.S. Government and its agencies, in an amount greater than 10% of the Companyâ€™s equity. As of September 30, 2024 and JuneÂ 30, 2024, the carrying value of available for sale securities pledged to secure Federal Home Loan Bank of New York (â€œFHLBNYâ€) advances and municipal deposits was $259.4 million and $254.1 million, respectively.â€‹ 5.NET LOANS RECEIVABLE A summary of net loans receivable is as follows (dollars in
thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â 2024Â Â Â Â JuneÂ 30,Â 2024Commercial:Â â€‹Â Â Â â€‹Â Â Real estateâ€‹$ 421,374â€‹$ 406,201Commercial and industrialâ€‹Â 109,387â€‹Â 101,207Constructionâ€‹Â 113,227â€‹Â 118,373Total commercialâ€‹Â 643,988â€‹Â 625,781Residential mortgagesâ€‹Â 665,027â€‹Â 633,779Home equity loans and linesâ€‹Â 93,840â€‹Â 92,765Consumerâ€‹Â 18,108â€‹Â 13,545â€‹â€‹Â 1,420,963â€‹Â 1,365,870Allowance for credit lossesâ€‹Â (21,238)â€‹Â (21,801)Net loans receivableâ€‹$ 1,399,725â€‹$ 1,344,069â€‹Accrued interest receivable on loans totaled $6.1 million and $5.9 million at September 30, 2024 and June 30, 2024, respectively. Accrued interest receivable on loans is included in accrued interest receivable on the consolidated statement of condition, and is excluded from the estimate of credit losses. Net deferred loan costs totaled $9.5 million at September 30, 2024 and June 30, 2024, and are included in net loans receivable.The allowance for credit losses on loans estimate uses a four quarter reasonable and supportable forecast period based on economic forecast from the Federal Open Market Committee (â€œFOMCâ€) of the Federal Reserve's projections of civilian unemployment and year-over-year U.S. gross domenstic product (â€œGDPâ€) growth. The forecast will revert to long-term economic conditions over a four quarter reversion period on a straight-line basis. A qualitative factor framework has been developed to adjust the quantitative loss rates for asset-specific risk characteristics or current conditions at the reporting date. The following tables present the activity in the allowance for credit losses by portfolio segment (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â ForÂ theÂ Three Months Ended
SeptemberÂ 30,Â 2024â€‹â€‹Beginningâ€‹â€‹â€‹â€‹â€‹â€‹Endingâ€‹Â Â Â Â BalanceÂ Â Â Â ProvisionsÂ Â Â Â Charge-offsÂ Â Â Â RecoveriesÂ Â Â Â BalanceCommercialâ€‹$ 12,504â€‹$ (1,009)â€‹$ (24)â€‹$ 207â€‹$ 11,678Residential mortgagesâ€‹â€‹ 7,706â€‹â€‹ 95â€‹â€‹ (14)â€‹â€‹ â€”â€‹â€‹ 7,787Home equity loans and lines of creditâ€‹â€‹ 1,244â€‹â€‹ (73)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,171Consumerâ€‹Â 347â€‹Â 290â€‹Â (36)â€‹Â 1â€‹Â 602Allowance for credit losses - loansâ€‹Â 21,801â€‹Â (697)â€‹Â (74)â€‹Â 208â€‹Â 21,238Allowance for credit losses - off-balance sheet credit exposuresâ€‹Â 1,899â€‹Â (127)â€‹Â â€”â€‹Â â€”â€‹Â 1,772Total â€‹$ 23,700â€‹$ (824)â€‹$ (74)â€‹$ 208â€‹$ 23,010â€‹â€‹13 Table of Contentsâ€‹Â ForÂ theÂ Three Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹Â Cumulative Effectâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Beginningâ€‹Adjustment for theâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Endingâ€‹Â Â Â Â BalanceÂ Â Â Â Adoption of ASU 2016-
13Â Â Â Â ProvisionsÂ Â Â Â Charge-offsÂ Â Â Â RecoveriesÂ Â Â Â BalanceCommercialâ€‹$ 14,288â€‹$ (1,307)â€‹$ 173â€‹$ â€”â€‹$ 27â€‹$ 13,181Residential mortgagesâ€‹Â 6,222â€‹Â (670)â€‹Â 639â€‹â€‹ â€”â€‹â€‹ â€”â€‹Â 6,191Home equity loans and lines of creditâ€‹â€‹ 1,470â€‹â€‹ (265)â€‹â€‹ 89â€‹â€‹ (12)â€‹â€‹ â€”â€‹â€‹ 1,282Consumerâ€‹â€‹ 489â€‹â€‹ (69)â€‹â€‹ 15â€‹â€‹ (23)â€‹â€‹ 3â€‹â€‹ 415Allowance for credit losses - loansâ€‹Â 22,469â€‹Â (2,311)â€‹Â 916â€‹Â (35)â€‹Â 30â€‹Â 21,069Allowance for credit losses - off-balance sheet credit exposuresâ€‹Â â€”â€‹Â 1,624â€‹Â (166)â€‹Â â€”â€‹Â â€”â€‹Â 1,458Total â€‹$ 22,469â€‹$ (687)â€‹$ 750â€‹$ (35)â€‹$ 30â€‹$ 22,527â€‹The following tables present the balance in the allowance for credit losses and the recorded investment in loans by portfolio segment (dollars in
thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹Â Residentialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â CommercialÂ Â Â Â MortgagesÂ Â Â
for credit losses:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Related to loans individually evaluatedâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”Related to loans collectively evaluatedâ€‹Â 11,678â€‹Â 7,787â€‹â€‹ 1,171â€‹â€‹ 602â€‹Â 21,238Ending balanceâ€‹$ 11,678â€‹$ 7,787â€‹$ 1,171â€‹$ 602â€‹$
21,238â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Loans:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Individually evaluatedâ€‹$ â€”â€‹$ 1,597â€‹$ â€”â€‹$ â€”â€‹$ 1,597Loans collectively evaluatedâ€‹Â 643,988â€‹Â 663,430â€‹Â 93,840â€‹Â 18,108â€‹Â 1,419,366Ending balanceâ€‹$ 643,988â€‹$ 665,027â€‹$ 93,840â€‹$ 18,108â€‹$
1,420,963â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹Â Residentialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â CommercialÂ Â Â Â MortgagesÂ Â Â Â â€‹
for credit losses:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Related to loans individually evaluatedâ€‹$ 134â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 134Related to loans collectively evaluatedâ€‹Â 12,370â€‹Â 7,706â€‹â€‹ 1,244â€‹â€‹ 347â€‹Â 21,667Ending balanceâ€‹$ 12,504â€‹$ 7,706â€‹$ 1,244â€‹$ 347â€‹$
21,801â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Loans:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Individually evaluatedâ€‹$ 3,853â€‹$ 1,625â€‹$ â€”â€‹$ â€”â€‹$ 5,478Loans collectively evaluatedâ€‹Â 621,928â€‹Â 632,154â€‹Â 92,765â€‹Â 13,545â€‹Â 1,360,392Ending balanceâ€‹$ 625,781â€‹$ 633,779â€‹$ 92,765â€‹$ 13,545â€‹$ 1,365,870â€‹Interest income on nonaccrual loans is recognized using the cost recovery method. Interest income on impaired loans that were on nonaccrual status and cash-basis interest income for theÂ three months ended September 30, 2024 and 2023 was immaterial.At various times, certain loan modifications are executed for economic or legal reasons related to a borrowerâ€™s financial condition that it would not otherwise consider resulting in a modified loan. Substantially all of these modifications include one or a combination of the following: extension of the maturity date at a stated rate of interest lower than the current market rate for new debt with similar risk; temporary reduction in the interest rate; change in scheduled payment amount including interest only; or extensions of additional credit for payment of delinquent real estate taxes or other costs.The Company may occasionally make modifications to loans where the borrower is considered to be experiencing financial difficulty. Types of modifications considered include principal reductions, interest rate reductions, term 14 Table of Contentsextensions, or a combination. There were no modifications to loans where the borrower is considered to be experiencing financial difficulty for the three months ended September 30, 2024.The following tables present the recorded investment in nonaccrual and loans past due over 90Â days still on accrual by class of loans (dollars in
thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹Â Â Â Â â€‹â€‹Â Â Â Â NonaccrualÂ Â Â Â PastÂ DueÂ Â Â Â â€‹â€‹â€‹â€‹â€‹Â Loans WithÂ 90Â DaysÂ â€‹â€‹â€‹â€‹â€‹Â No RelatedÂ StillÂ onÂ Â RecognizedÂ â€‹â€‹NonaccrualÂ AllowanceÂ AccrualÂ Interest IncomeCommercial:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Real estateâ€‹$ â€”â€‹$ â€”â€‹$ 1â€‹$ â€”Commercial and industrialâ€‹Â 23â€‹Â â€”â€‹Â â€”â€‹Â â€”Constructionâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Residential mortgagesâ€‹Â 4,085â€‹Â 1,597â€‹Â â€”â€‹Â â€”Home equity loans and linesâ€‹Â 1,257â€‹Â â€”â€‹Â â€”â€‹Â â€”Consumerâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹$ 5,365â€‹$ 1,597â€‹$ 1â€‹$
â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â JuneÂ 30,Â 2024â€‹Â Â Â Â â€‹â€‹Â Â Â Â NonaccrualÂ Â Â Â PastÂ DueÂ Â Â Â â€‹â€‹â€‹â€‹â€‹Â Loans WithÂ 90Â DaysÂ â€‹â€‹â€‹â€‹â€‹Â No RelatedÂ StillÂ onÂ Â Recognizedâ€‹â€‹NonaccrualÂ AllowanceÂ AccrualÂ Interest IncomeCommercial:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Real estateâ€‹$ 3,180â€‹$ 3,180â€‹$ 4â€‹$ â€”Commercial and industrialâ€‹Â 9â€‹Â â€”â€‹Â â€”â€‹Â â€”Constructionâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Residential mortgagesâ€‹Â 4,208â€‹Â 1,625â€‹Â â€”â€‹Â â€”Home equity loans and linesâ€‹Â 1,648â€‹Â â€”â€‹Â â€”â€‹Â â€”Consumerâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹$ 9,045â€‹$ 4,805â€‹$ 4â€‹$ â€”â€‹Nonaccrual loans and loans past due 90Â days still on accrual include both smaller balance homogeneous loans that are collectively evaluated for impairment and individually evaluated loans.A loan is considered collateral-dependent when the borrower is experiencing financial difficulty and repayment of the loan is expected to be provided substantially through the operation or sale of the collateral. The following table presents the amortized cost basis of collateral-dependent loans by class of loans (dollars in
thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹â€‹Amortized CostÂ Collateral TypeCommercial:Â â€‹Â Â Â Â Â Real estateâ€‹$ â€”â€‹â€‹Commercial and industrialâ€‹Â â€”â€‹â€‹Constructionâ€‹Â â€”â€‹â€‹Residential mortgagesâ€‹Â 1,597â€‹Residential real estate propertyHome equity loans and linesâ€‹Â â€”â€‹â€‹Consumerâ€‹Â â€”â€‹â€‹â€‹â€‹$ 1,597â€‹â€‹â€‹15 Table of Contentsâ€‹â€‹â€‹â€‹â€‹â€‹â€‹Â June 30, 2024â€‹â€‹Amortized CostÂ Collateral TypeCommercial:Â â€‹Â Â Â Â Â Real estateâ€‹$ 3,844â€‹Commercial real estate propertyCommercial and industrialâ€‹Â 9â€‹Business assetsConstructionâ€‹Â â€”â€‹â€‹Residential mortgagesâ€‹Â 1,625â€‹Residential real estate propertyHome equity loans and linesâ€‹Â â€”â€‹â€‹Consumerâ€‹Â â€”â€‹â€‹â€‹â€‹$ 5,478â€‹â€‹â€‹â€‹The following tables present the aging of the recorded investment in loans by class of loans as of (dollars in
thousands):â€‹Â SeptemberÂ 30,Â 2024â€‹Â 30Â -Â 59Â 60Â -Â 89Â 90 or
moreâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â DaysÂ DaysÂ DaysÂ TotalÂ LoansÂ Notâ€‹â€‹â€‹â€‹Â Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â To
estateâ€‹$ â€”â€‹$ 3â€‹$ 1â€‹$ 4â€‹$ 421,370â€‹$ 421,374Commercial and industrialâ€‹Â â€”â€‹Â 13â€‹Â 23â€‹Â 36â€‹Â 109,351â€‹Â 109,387Constructionâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 113,227â€‹Â 113,227Residential mortgagesâ€‹Â â€”â€‹Â 929â€‹Â 991â€‹Â 1,920â€‹Â 663,107â€‹Â 665,027Home equity loans and linesâ€‹Â 308â€‹Â 211â€‹Â 468â€‹Â 987â€‹Â 92,853â€‹Â 93,840Consumerâ€‹Â 5â€‹Â 44â€‹Â â€”â€‹Â 49â€‹Â 18,059â€‹Â 18,108Totalâ€‹$ 313â€‹$ 1,200â€‹$ 1,483â€‹$ 2,996â€‹$ 1,417,967â€‹$
1,420,963â€‹Â JuneÂ 30,Â 2024â€‹Â 30Â -Â 59Â 60Â -Â 89â€‹90 or
moreâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â DaysÂ DaysÂ DaysÂ TotalÂ LoansÂ Notâ€‹â€‹â€‹â€‹Â Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â To
estateâ€‹$ 2â€‹$ 3â€‹$ 4â€‹$ 9â€‹$ 406,192â€‹$ 406,201Commercial and industrialâ€‹Â 15â€‹Â â€”â€‹Â â€”â€‹Â 15â€‹Â 101,192â€‹Â 101,207Constructionâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 118,373â€‹Â 118,373Residential mortgagesâ€‹Â 872â€‹Â 481â€‹Â 794â€‹Â 2,147â€‹Â 631,632â€‹Â 633,779Home equity loans and linesâ€‹Â 722â€‹Â 78â€‹Â 654â€‹Â 1,454â€‹Â 91,311â€‹Â 92,765Consumerâ€‹Â 14â€‹Â 8â€‹Â â€”â€‹Â 22â€‹Â 13,523â€‹Â 13,545Totalâ€‹$ 1,625â€‹$ 570â€‹$ 1,452â€‹$ 3,647â€‹$ 1,362,223â€‹$ 1,365,870â€‹The Company categorizes commercial 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, among other factors. The Company analyzes commercial loans individually by classifying the loans as to credit risk. The Company uses the following definitions for risk ratings:Special MentionÂ â€“ Loans classified as special mention have a potential weakness that deserves managementâ€™s close attention. If left uncorrected, these potential weaknesses may result in deterioration of the repayment prospects for the loan or of the institutionâ€™s credit position at some future date.SubstandardÂ â€“ Loans classified as substandard are inadequately protected by the current net worth and paying capacity of the obligor or of the collateral pledged, if any. Loans so classified have a well-defined weakness or weaknesses that jeopardize the liquidation of the debt. They are characterized by the distinct possibility that the institution will sustain some loss if the deficiencies are not corrected.16 Table of ContentsDoubtfulÂ â€“ Loans classified as doubtful have all the weaknesses inherent in those classified as substandard, with the added characteristic that the weaknesses make collection or liquidation in full, on the basis of currently existing facts, conditions, and values, highly questionable and improbable.Commercial loans not meeting the criteria above are considered to be pass rated loans.The Company grades residential mortgages, home equity loans and lines of credit and consumer loans as either non-performing or performing.Non-performingÂ â€“ Loans that are over 90 days past due and still accruing interest or on nonaccrual.Performing â€“ Loans not meeting any of the above criteria are considered to be performing loans.â€‹17 Table of ContentsThe following table presents loans summarized by segment and class, and the risk category (dollars in
thousands):â€‹Â â€‹â€‹Â â€‹Â â€‹Â â€‹Â â€‹Â â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹
Loans Amortized Cost Basis by Origination
YearÂ LoansÂ LoansÂ â€‹â€‹â€‹â€‹2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Amortizedâ€‹Convertedâ€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹Transition
Periodâ€‹2024â€‹2023â€‹2022â€‹2021â€‹Priorâ€‹Cost Basisâ€‹to Termâ€‹TotalCommercial real estateâ€‹
Â Risk Ratingâ€‹ Passâ€‹$ 6,412â€‹$ 33,471â€‹$ 47,521â€‹$ 55,433â€‹$ 22,726â€‹$ 231,160â€‹$ 714â€‹$ â€”â€‹$ 397,437 Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 6,471â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 6,471 Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 2,217â€‹â€‹ â€”â€‹â€‹ 14,152â€‹â€‹ 1,097â€‹â€‹ â€”â€‹â€‹ 17,466 Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total commercial real estateâ€‹$ 6,412â€‹$ 33,471â€‹$ 47,521â€‹$ 57,650â€‹$ 22,726â€‹$ 251,783â€‹$ 1,811â€‹$ â€”â€‹$
421,374â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹Commercial and
industrialâ€‹ Â Risk
Ratingâ€‹ Passâ€‹$ 6,810â€‹$ 13,858â€‹$ 5,870â€‹$ 4,582â€‹$ 2,760â€‹$ 9,540â€‹$ 61,346â€‹$ â€”â€‹$ 104,766 Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,068â€‹â€‹ â€”â€‹â€‹ 200â€‹â€‹ 750â€‹â€‹ â€”â€‹â€‹ 2,018 Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 15â€‹â€‹ â€”â€‹â€‹ 2,391â€‹â€‹ 177â€‹â€‹ â€”â€‹â€‹ 2,583 Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 20â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 20Total commercial and industrialâ€‹$ 6,810â€‹$ 13,858â€‹$ 5,870â€‹$ 5,665â€‹$ 2,760â€‹$ 12,151â€‹$ 62,273â€‹$ â€”â€‹$ 109,387â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 24â€‹$ â€”â€‹$
24â€‹Commercial
constructionâ€‹ Â Risk
Ratingâ€‹ Passâ€‹$ 6,705â€‹$ 42,722â€‹$ 9,882â€‹$ 32,259â€‹$ 18,520â€‹$ 2,307â€‹$ 832â€‹$ â€”â€‹$ 113,227 Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€” Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€” Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total commercial constructionâ€‹$ 6,705â€‹$ 42,722â€‹$ 9,882â€‹$ 32,259â€‹$ 18,520â€‹$ 2,307â€‹$ 832â€‹$ â€”â€‹$ 113,227â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹Residential mortgagesâ€‹ Performingâ€‹$ 29,453â€‹$ 191,326â€‹$ 203,353â€‹$ 41,999â€‹$ 54,561â€‹$ 139,059â€‹$ 114â€‹$ â€”â€‹$ 659,865 Non-performingâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 952â€‹â€‹ 528â€‹â€‹ 716â€‹â€‹ 2,966â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 5,162Total residential mortgagesâ€‹$ 29,453â€‹$ 191,326â€‹$ 204,305â€‹$ 42,527â€‹$ 55,277â€‹$ 142,025â€‹$ 114â€‹$ â€”â€‹$ 665,027â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 10â€‹$ â€”â€‹$ 4â€‹$ â€”â€‹$ â€”â€‹$ 14â€‹Home equity loans and lines of creditâ€‹ Performingâ€‹$ 1,207â€‹$ 6,356â€‹$ 6,141â€‹â€‹ 9,133â€‹$ 3,347â€‹$ 14,161â€‹$ 52,238â€‹$ â€”â€‹$ 92,583 Non-performingâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 97â€‹â€‹ â€”â€‹â€‹ 253â€‹â€‹ 907â€‹â€‹ â€”â€‹â€‹ 1,257Total home equity loans and lines of creditâ€‹$ 1,207â€‹$ 6,356â€‹$ 6,141â€‹$ 9,230â€‹$ 3,347â€‹$ 14,414â€‹$ 53,145â€‹$ â€”â€‹$
93,840â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$
â€”â€‹Consumerâ€‹ Performingâ€‹$ 1,343â€‹$ 5,565â€‹$ 642â€‹$ 87â€‹$ 54â€‹$ 3,378â€‹$ 7,039â€‹$ â€”â€‹$ 18,108 Non-performingâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total consumerâ€‹$ 1,343â€‹$ 5,565â€‹$ 642â€‹$ 87â€‹$ 54â€‹$ 3,378â€‹$ 7,039â€‹$ â€”â€‹$

18,108â€‹â€‹â€‹

adjustable rate residential mortgage 24 Table of Contentsloans have a conversion option whereby the borrower may elect to convert the loan to a fixed rate during a designated time period. At September 30, 2024, approximately $432,000 of the adjustable rate mortgage loans had conversion options.The Company periodically sells residential mortgage loans to the Federal National Mortgage Association (â€œFNMAâ€). At September 30, 2024 and JuneÂ 30, 2024, the Bank had no loans held for sale. In addition, the Bank had no loan commitments with borrowers at September 30, 2024 Â and JuneÂ 30, 2024 with rate lock agreements which are intended to be held for sale, if closed. The Company generally determines whether or not a loan is held for sale at the time that loan commitments are entered into or at the time a convertible adjustable-rate mortgage loan converts to a fixed interest rate. In order to reduce the interest rate risk associated with the portfolio of loans held for sale, as well as loan commitments with locked interest rates which are intended to be held for sale if closed, the Company enters into agreements to sell loans in the secondary market. At September 30, 2024 and JuneÂ 30, 2024, the Company had no commitments to sell loans to unrelated investors.Concentrations of CreditThe Company primarily grants loans to customers located in the New York State counties of Albany, Greene, Rensselaer, Schenectady, Saratoga, and Warren. Although the Company has a diversified loan portfolio, a substantial portion of its debtorsâ€™ ability to honor their contracts is dependent upon the real estate and construction-related sectors of the economy, and general economic conditions in the Companyâ€™s market area.Legal Proceedings and Other Contingent Liabilities In the ordinary course of business, the Company and the Bank are involved in a number of legal, regulatory, governmental and other proceedings, claims or investigations that could result in losses, including damages, fines and/or civil penalties, which could be significant concerning matters arising from the conduct of their business, including the matters described below. In view of the inherent difficulty of predicting the outcome of such matters, particularly where the claimants seek large or indeterminate damages, the Company generally cannot predict the eventual outcome of the pending matters, timing of the ultimate resolution of these matters, or eventual loss, fines or penalties related to each pending matter. In accordance with applicable accounting guidance, the Company will establish an accrued liability when those matters present loss contingencies that are both probable and estimable. The Companyâ€™s estimates of potential losses will change over time and the actual losses may vary significantly, and there may be an exposure to loss in excess of any amounts accrued. As a matter develops, management, in conjunction with any outside counsel handling the matter, evaluate on an ongoing basis whether such matter presents a loss contingency that is probable and estimable; or where a loss is reasonably possible, whether in excess of a related accrued liability or where there is no accrued liability, whether it is possible to estimate a range of possible loss. Once the loss contingency is deemed to be both probable and estimable, the Company establishes an accrued liability and records a corresponding amount of litigation-related expense. The Company continues to monitor the matters for further developments that could affect the amount of the accrued liability that has been previously established. Excluding legal fees and expenses, litigation-related expense of $0 was recognized for the three months ended September 30, 2024 and 2023. For those matters for which a loss is reasonably possible and estimable, whether in excess of an accrued liability or where there is no accrued liability, the Companyâ€™s estimated range of possible loss is $0 to $54.4 million in excess of the accrued liability, if any, as of September 30, 2024. These estimates are based upon currently available information and are subject to significant judgment, a variety of assumptions and known and unknown uncertainties. The matters underlying the accrued liability and estimated range of possible losses are unpredictable and may change from time to time, and actual losses may vary significantly from the current estimate and accrual. The estimated range of possible loss does not represent the Companyâ€™s maximum loss exposure. Information is provided below regarding the nature of the matters and associated claimed damages. The Company and the Bank are defending each of these matters vigorously, and the Company believes that it and the Bank have substantial defenses, including affirmative defenses, counterclaims and cross-claims to the various allegations that have been asserted. In light of the significant judgment, variety of assumptions and uncertainties involved in the matters described below, some of which are beyond the Companyâ€™s control, and the large or indeterminate damages sought in some of these matters, an adverse outcome in one or more of these matters, or matters related to or resulting from the matters described below, could have an adverse material impact on the Companyâ€™s business, prospects, financial condition, results of operations, cash flows, or cause significant reputational harm and subject the Company to face civil litigation, significant fines, damage awards or other material regulatory consequences.25 Table of ContentsMann Entities Related Fraudulent ActivityDuring the first fiscal quarter of 2020 (the quarter ended September 30, 2019), the Company became aware of potentially fraudulent activity associated with transactions by an established business customer of the Bank. The customer and various affiliated entities (collectively, the â€œMann Entitiesâ€) had numerous accounts with the Bank. The transactions in question related both to deposit and lending activity with the Mann Entities. For the fraudulent activity related to the Mann Entities, the Bankâ€™s potential monetary exposure with respect to its deposit activity was approximately $18.5 million. In the first fiscal quarter of 2020, the Bank exercised its rights pursuant to state and federal law and the relevant Mann Entity general deposit account agreements to take actions to set off/recover approximately $16.0 million from general deposit corporate operating accounts held by the Mann Entities at the Bank to partially cover overdrafts/negative account balances in Mann Entity general deposit corporate operating accounts that primarily resulted from another bank returning/calling back $15.6 million in checks on August 30, 2019, that the Mann Entities had deposited into and then withdrawn from their accounts at the Bank the day before. In the first fiscal quarter of 2020, the Bank recognized a charge to non-interest expense in the amount of $2.5 million based on the net negative deposit balance of the various Mann Entitiesâ€™ accounts after the setoffs/overdraft recoveries. Through September 30, 2024, no additional charges to non-interest expense were recognized related to the deposit transactions with the Mann Entities.With respect to the Bankâ€™s lending activity with the Mann Entities, its potential exposure was approximately $15.8 million (which represents the Bankâ€™s participation interest in the approximately $35.8 million commercial loan relationships for which the Bank is the originating lender). In the fourth fiscal quarter of 2019, the Bank recognized a provision for loan losses in the amount of $15.8 million, related to the charge-off of the entire principal balance owed to the Bank related to the Mann Entitiesâ€™ commercial loan relationships. During the third fiscal quarter of 2020 and the first fiscal quarter of 2021, the Bank recognized partial recoveries in the amount of $1.7 million and $34,000, respectively, related to the charge-off of the Mann Entitiesâ€™ commercial loan relationships, which were credited to the allowance for loan losses. Through September 30, 2024, no additional charges to the provision for credit losses and no additional recoveries related to the charge-off of the loans were recognized related to the loan transactions with the Mann Entities. Several other parties and regulatory agencies have asserted claims against the Company and the Bank related to the series of transactions between the Company or the Bank, on the one hand, and the Mann Entities, on the other. The Company and the Bank continue to investigate these matters and it is possible that the Company and the Bank will be subject to similar legal, regulatory, governmental or other proceedings and additional liabilities. The ultimate timing and outcome of any such proceedings, involving the Company, or the Bank, cannot be predicted with any certainty. It also remains possible that other private parties or governmental bodies will pursue existing or additional claims against the Bank as a result of the Bankâ€™s dealings with certain of the Mann Entities or as a result of the actions taken by the Company or the Bank. The Companyâ€™s and the Bankâ€™s legal fees and expenses related to these actions are significant and are expected to continue being significant. In addition, costs associated with potentially prosecuting, litigating or settling any litigation, satisfying any adverse judgments, if any, or other proceedings, could be significant. These legal, regulatory, governmental and other proceedings, claims or investigations, costs, settlements, judgments, sanctions or other expenses could have a material adverse effect on the Companyâ€™s business prospects, financial condition, results of operations or cash flows or cause significant reputational harm and subject the Company to face civil litigation, significant fines, damage awards or other material regulatory consequences. The Company is pursuing all available sources of recovery and other means of mitigating the potential loss, and the Company and the Bank are vigorously defending all claims asserted against them arising out of or otherwise related to the fraudulent activity of the Mann Entities. During the three months ended September 30, 2024 and 2023, the Bank recognized insurance recoveries in the amount of $0 and $576,000, respectively, related to the partial reimbursement of defense costs incurred as a result of these matters, which were credited to noninterest expense â€“ professional fees on the consolidated statements of operations. While the Bank has been reimbursed in the past by its insurer for certain legal fees and expenses associated with this matter, the Bank does not expect to recognize any such insurance recoveries in the future, as the applicable policy limits and deductibles have been exceeded. For a fuller recitation of the procedural history of each of the matters summarized below, please refer to the Companyâ€™s earlier periodic filings on Forms 10-Q and 10-K. The Pioneer Parties (as defined below) vigorously dispute the assertions and claims in each of the matters noted below.26 Table of ContentsLegal Proceedings On October 31, 2019, Southwestern Payroll Services, Inc. (â€œSouthwesternâ€) filed a complaint against the Company and the Bank (â€œPioneer Partiesâ€), Michael T. Mann, Valuewise Corporation, MyPayrollHR, LLC and Cloud Payroll, LLC (collectively, the â€œMann Partiesâ€) in the United States District Court for the Northern District of New York. On April 10, 2023, the Court entered a memorandum decision and order granting Southwestern leave to file a third amended complaint adding Granite Solutions Groupe, Inc. (â€œGranite Solutionsâ€) as a plaintiff and asserting claims against the Pioneer Parties for declaratory judgment, conversion, fraud, negligence/gross negligence, unjust enrichment/money had and received, violations of the Racketeer Influenced and Corrupt Organizations (â€œRICOâ€) Act, aiding and abetting conversion, and aiding and abetting fraud. Southwestern and Granite Solutions filed the third amended complaint on April 26, 2023. The third amended complaint seeks a monetary judgment of at least $39.0 million, allegedly comprised of compensatory damages in excess of $13.0 million, penalties and interest, treble damages, and punitive damages. The Pioneer Parties filed their answer to the third amended complaint on May 12, 2023. In addition to denying that Southwestern or Granite Solutions is entitled to any of the relief sought in the third amended complaint, the Pioneer Parties asserted numerous affirmative defenses, as well as counterclaims against Southwestern and cross-claims against certain of the Mann Parties for common law fraud under New York law and violations of RICO. The Pioneer Parties contend that the actions of Southwestern and certain of the Mann Parties have resulted in damages to the Pioneer Parties comprised of compensatory damages, treble damages, and attorneysâ€™ fees and costs. The Pioneer Parties seek to recover these damages jointly and severally against all counterclaim and cross-claim defendants. Southwestern filed its answer to the counterclaims on June 2, 2023. On June 3, 2024, the Pioneer Parties filed a motion for summary judgment on all claims asserted in the third amended complaint. On the same day, the plaintiffs filed a motion for partial summary judgment as to one of the Pioneer Partiesâ€™ affirmative defenses and on the counterclaims against Southwestern for violations of RICO. On June 14, 2024, the Pioneer Parties filed a separate motion to dismiss certain claims asserted in the third amended complaint for lack of subject-matter jurisdiction. Briefing on the various motions was completed on August 28, 2024, and the motions are now pending before the court for decision.On December 10, 2019, National Payment Corp. (â€œNatPayâ€) filed a motion to intervene as a plaintiff in Southwesternâ€™s lawsuit against the Pioneer Parties and the Mann Parties as described above. On August 4, 2020, the magistrate judge issued a decision recommending that NatPay be allowed to intervene, which was subsequently accepted by the Court. NatPay filed its complaint in intervention on August 18, 2020. Â On April 10, 2023, the Court entered a memorandum decision and order granting NatPay leave to file an amended complaint asserting claims against the Pioneer Parties for declaratory judgment, conversion, fraud, negligence/gross negligence, unjust enrichment/money had and received, violations of RICO, aiding and abetting conversion, and aiding and abetting fraud. NatPay filed its amended complaint on April 13, 2023. The amended complaint seeks a monetary judgment of at least $11.4 million, allegedly comprised of compensatory damages in excess of $3.8 million, penalties and interest, treble damages, and punitive damages. The Pioneer Parties filed their answer to NatPayâ€™s amended complaint on May 12, 2023. In addition to denying that NatPay is entitled to any of the relief sought in the third amended complaint, the Pioneer Parties asserted numerous affirmative defenses, as well as counterclaims against NatPay and cross-claims against certain of the Mann Parties for violations of RICO. The Pioneer Parties contend that the actions of NatPay and certain of the Mann Parties have resulted in damages to the Pioneer Parties comprised of compensatory damages, treble damages, and attorneysâ€™ fees and costs. The Pioneer Parties seek to recover these damages jointly and severally against all counterclaim and cross-claim defendants. On June 23, 2023, NatPay filed a motion to dismiss the counterclaims and certain affirmative defenses of the Pioneer Parties. Â The Pioneer Parties filed their opposition to the motion on July 21, 2023, and the motion was fully briefed and submitted to the Court for decision on August 4, 2023. On December 21, 2023, the Court entered an order granting NatPayâ€™s motion. On January 18, 2024, the Pioneer Parties filed a motion for reconsideration of the Courtâ€™s order and for leave to amend their answer and counterclaims. On April 3, 2024, the Court entered an order granting the Pioneer Parties leave to amend their answer and counterclaims. The Pioneer Parties thereafter filed their amended answer and counterclaims on April 15, 2024. NatPay filed its reply to amended counterclaims on April 29, 2024. On June 3, 2024, the Pioneer Parties filed a motion for summary judgment on all claims asserted in the amended complaint, as well as a separate motion to dismiss the amended complaint in its entirety for lack of subject-matter jurisdiction. On the same day, NatPay filed a motion for partial summary judgment as to one of the Pioneer Partiesâ€™ affirmative defenses and on the counterclaims against NatPay for violations of RICO. Briefing on the various motions was completed on August 28, 2024, and the motions are now pending before the court for decision.27 Table of ContentsOn January 21, 2020, Cachet Financial Services (â€œCachetâ€), a third-party automated clearing house service provider, filed for bankruptcy protection under Chapter 11 of the United States Bankruptcy Code in the Central District of California, Los Angeles Division (â€œBankruptcy Courtâ€). The Bank is not listed as a creditor in the bankruptcy proceedings. On January 20, 2022, Cachet filed an adversary proceeding complaint against the Pioneer Parties in the Bankruptcy Court. On February 16, 2023, Cachet filed an amended complaint in lieu of responding to the Pioneer Partiesâ€™ motion to dismiss. The amended complaint, like the initial complaint, alleges Michael T. Mann stole approximately $26.4 million from Cachet in August 2019 by manipulating Cachetâ€™s â€œbatch file specifications,â€ and that Mann subsequently caused approximately $8.5 million of those purportedly stolen funds to be deposited into accounts held by companies owned by Mann at Pioneer Bank. Cachet alleges Pioneer Bank refused Cachetâ€™s request to return the approximately $8.5 million in purportedly stolen funds to Cachet. Cachetâ€™s complaint asserts causes of action against the Pioneer Parties for avoidance and recovery of constructive fraudulent transfers, conversion, unjust enrichment, money had and received, violation of California Penal Code Â§ 496(a), violations of RICO, aiding and abetting fraud, and declaratory relief. Cachet asserts â€œactual damagesâ€ of approximately $8.5 million, seeks three times its actual damages on its Section 496(a) claim (or approximately $25.6 million), and costs of suit and attorneysâ€™ fees. Cachet also seeks â€œtreble damages according to proof and attorneysâ€™ fees,â€ and for its aiding abetting fraud claim, Cachet seeks â€œgeneral, consequential and special damages in an amount to be proven at trial.â€ On April 28, 2023, the Pioneer Parties filed a motion to dismiss the amended complaint. On September 6, 2023, the Court entered an order granting in part and denying in part the Pioneer Partiesâ€™ motion. In particular, the Court dismissed Cachetâ€™s claims for violations of RICO, violation of California Penal Code Â§ 496(a), aiding and abetting fraud and conversion, and for declaratory relief. The Court denied the Pioneer Partiesâ€™ motion as to the claims for conversion, unjust enrichment, and money had and received. The Court permitted Cachet to file a second amended complaint. On September 20, 2023, Cachet filed a motion for reconsideration of the Courtâ€™s Order. The Pioneer Parties filed their opposition on October 26, 2023, and Cachet filed its reply on November 2, 2023. On November 16, 2023, the Court entered an order granting the motion to the extent of clarifying certain rulings in the September 6, 2023 order relating to the denial of the motion to dismiss as to Cachetâ€™s conversion claim and the dismissal of Cachetâ€™s RICO claim. Cachet initially filed its second amended complaint on February 5, 2024, but pursuant to a stipulation and order entered on February 29, 2024, Cachet withdrew that version of the second amended complaint and filed a revised second amended complaint on April 8, 2024. The second amended complaint asserts claims for conversion, unjust enrichment, money had and received, violations of RICO, and aiding and abetting conversion and fraud. On May 8, 2024, the Pioneer Parties filed a motion to dismiss the second amended complaint. Briefing on the motion was completed on June 27, 2024. A hearing on the motion was held by the Court on July 11, 2024. Â On August 28, 2024, the Court entered an order granting in part and denying in part the Pioneer Partiesâ€™ motion. In particular, the court dismissed with prejudice Cachetâ€™s claims for aiding and abetting conversion and fraud and dismissed without prejudice Cachetâ€™s RICO claims. The court denied the Pioneer Partiesâ€™ motion to dismiss the claims for conversion, unjust enrichment, and money had and received. On October 10, 2024, the Pioneer Parties filed an answer to the second amended complaint, as well as a motion to strike certain allegations in the second amended complaint relating to the dismissed claims. Briefing on the motion to strike was completed on November 7, 2024, and a hearing on the motion is scheduled for November 14, 2024.On February 4, 2020, Berkshire Hills Bancorp Inc.â€™s wholly owned subsidiary Berkshire Bank (â€œBerkshire Bankâ€) filed a complaint against the Bank in the Supreme Court of the State of New York for Albany County resulting from Berkshire Bankâ€™s participation interest in the commercial loan relationship to the Mann Entities. The complaint alleges that the Bank breached the amended and restated loan participation agreement between the Bank and Berkshire Bank dated as of June 27, 2018, breached the amended and restated loan participation agreement between the Bank and Berkshire Bank dated as of August 12, 2019, engaged in constructive fraud, engaged in fraudulent inducement, engaged in fraudulent concealment, and negligently misrepresented certain material information. The complaint seeks to recover $15.6 million and additional damages. On November 30, 2022, Berkshire Bank filed an amended complaint asserting substantially similar claims to those asserted in the original complaint, except that it excised the claim for negligent misrepresentation that the Court previously had dismissed, and included claims for breach of the loan participation agreement between the Bank and Berkshire Bank dated as of June 29, 2017 and separate claims for fraudulent

inducement with respect to each of the three loan participation agreements. On January 30, 2023, the Bank filed its answer to the amended complaint and asserted counterclaims against Berkshire Bank for breach of the amended and restated loan participation agreement between the Bank and Berkshire Bank dated as of August 12, 2019, as well as a claim for a declaratory judgment that Berkshire Bank ratified the agreement and may not contest its validity. This matter is currently in discovery. 28 Table of ContentsOn February 4, 2020, Chemung Financial Corporationâ€™s wholly owned subsidiary, Chemung Canal Trust Company (â€œChemungâ€), filed a complaint against the Bank in the Supreme Court of the State of New York for Albany County resulting from Chemungâ€™s participation interest in the commercial loan relationship to the Mann Entities. The complaint alleges that the Bank breached the participation agreement between the Bank and Chemung dated as of August 12, 2019, engaged in fraudulent activities, engaged in constructive fraud, and negligently misrepresented and omitted certain material information. The complaint seeks to recover $4.2 million and additional damages. On July 21, 2023, Chemung filed an amended complaint that asserts the same causes of actions as the original complaint (except that it excised the claim for negligent misrepresentation previously dismissed by the Court), but includes additional factual allegations. On September 19, 2023, the Bank filed its answer to the amended complaint and asserted counterclaims against Chemung for breach of the loan participation agreement between the Bank and Chemung dated as of August 12, 2019, as well as a claim for a declaratory judgment that Chemung ratified the agreement and may not contest its validity. This matter is currently in discovery.On April 30, 2020, the U.S. Department of Justice (â€œDOJâ€), with the authorization of a delegate of the Secretary of the Treasury, filed a civil complaint against the Company and the Bank (and Cloud Payroll, LLC) in the United States District Court for the Northern District of New York. The complaint alleges, among other things, that the Pioneer Parties wrongfully set off approximately $7.3 million from an account held by Cloud Payroll to apply towards debts allegedly owed to the Bank by Cloud Payroll and other affiliates of Michael Mann. The complaint alleges that the funds in question were comprised of payroll taxes and thus subject to a statutory trust under 26 U.S.C. Â§ 7501 that prohibited the Bank from setting off those funds to apply towards debts owed to the Bank. The complaint seeks return of any payroll taxes, plus interest. On October 21, 2020, the DOJ filed an amended complaint that dropped one of the DOJâ€™s claims against the Pioneer Parties but continues to seek return of any payroll taxes, plus interest. The amended complaint relates to the same set of facts described above in â€œMann Entities Related Fraudulent Activityâ€, and the alleged payroll taxes, plus interest, sought in this proceeding may be part of the recovery sought in the Southwestern and NatPay complaints described above. On November 4, 2020, the Pioneer Parties filed their answer and affirmative defenses to the DOJâ€™s amended complaint. On November 15, 2023, the Court entered an order staying discovery until January 16, 2024 to allow the parties to continue discussions about a potential resolution of the matter. On January 12, 2024, the parties filed a joint letter with the Court requesting an extension of the discovery stay until March 18, 2024 to enable the parties to finalize resolution of the matter. On January 16, 2024, the Court entered an order granting the requested extension. On March 15, 2024, after reaching a confidential settlement agreement, the parties filed a stipulation of dismissal of the action with prejudice, which the Court approved on March 18, 2024.On August 31, 2020, AXH Air-Coolers, LLC (â€œAXHâ€) filed a complaint against the Pioneer Parties, and unnamed employees of the Pioneer Parties in the United States District Court for the Northern District of New York. The complaint alleges that the Pioneer Parties wrongfully converted certain tax funds belonging to AXH, were unjustly enriched by the wrongful taking of tax funds belonging to AXH, and were grossly negligent in allowing AXHâ€™s tax funds to be misappropriated, offset, converted, or stolen. The prayer for relief in AXHâ€™s complaint seeks $336,000, plus penalties and interest, attorneyâ€™s fees, and punitive damages. The complaint relates to the same set of facts as the DOJ complaint as described above, and the alleged taxes sought in the DOJ, Southwestern, and NatPay complaints. On August 12, 2022, AXH filed an amended complaint asserting gross negligence, unjust enrichment, and accounting claims against the Pioneer Parties. The amended complaint seeks the same relief as in the original complaint. On August 26, 2022, the Pioneer Parties filed their answer to the amended complaint. Â Thereafter, discovery on the matter proceeded until the Court issued a stay of the action on June 30, 2024. Â The stay is expected to be in effect until at least December 20, 2024.On December 1, 2020, the Bank filed a complaint in the Supreme Court of the State of New York against Teal, Becker & Chiaramonte, CPAs, P.C. (â€œTBCâ€), Mr. Pasquale M. Scisci and Mr. Vincent Commisso (collectively, with TBC, the â€œTBC Partiesâ€), alleging professional malpractice by the TBC Parties in auditing the annual consolidated financial statements of Valuewise Corporation and its subsidiaries (â€œValuewise Entitiesâ€) for the fiscal years 2010 to 2018. Â The Bank asserts that the TBC Parties were aware that the primary, if not the exclusive, reason the Valuewise Entities engaged TBC to audit their financial statements was to provide the Bank with accurate financial information that the Bank would rely on in evaluating whether to provide loans to the Valuewise Entities. Â The Bank contends that, among other matters, Mr. Michael Mann used the Valuewise Entities to defraud the Bank because of the professional malpractice of the TBC Parties and that if the TBC Parties had not committed professional malpractice by issuing unqualified â€œcleanâ€ opinions on the financial statements of the Valuewise Entities for fiscal years 2010 to 2018, the Bank would never have continued loaning money to the Valuewise Entities. The Bank seeks to recover damages of at least $34.1 million (plus interest) 29 Table of Contentssustained by it as a result of the professional malpractice of the TBC Parties. The TBC Parties filed their answer to the Bankâ€™s complaint on February 12, 2021. On February 28, 2022, the TBC Parties filed a motion to dismiss the complaint. On October 4, 2022, the Court entered a decision and order denying the motion in its entirety. On November 15, 2023, the Bank and the TBC Parties entered into a settlement agreement pursuant to which the parties agreed to resolve and settle all disputes and potential claims which exist or may exist among them, including without limitation those claims asserted in the action. Pursuant to the settlement agreement, the TBC Parties made a payment of $5.95 million to the Bank, in exchange for which the Bank caused the action to be dismissed with prejudice.On May 14, 2021, the Bank filed a verified petition for a hearing, pursuant to 21 U.S.C. Â§ 853(n)(2), to adjudicate the validity of the Bankâ€™s interest in approximately $14.9 million in cash and securities forfeited by Michael Mann pursuant to a preliminary order of forfeiture in U.S. v. Mann filed in United States District Court for the Northern District of New York. The Bankâ€™s petition alleges that it has a valid security interest in the forfeited property, and that the forfeited property should thus be turned over to the Bank. Â On June 28, 2021, the government filed a motion to dismiss the Bankâ€™s petition. On July 30, 2021, the Bank filed opposition to the governmentâ€™s motion to dismiss the Bankâ€™s petition. On August 13, 2021, the government filed a reply to the Bankâ€™s opposition to the governmentâ€™s motion to dismiss the Bankâ€™s petition. On October 14, 2022, the magistrate judge assigned to the case entered a report and recommendation recommending the motion to dismiss the Bankâ€™s petition be granted in part and denied in part. On October 28, 2022, the Bank filed an objection to the magistrate judgeâ€™s report and recommendation. The government filed its opposition to the Bankâ€™s objection on November 21, 2022. On April 5, 2024, the district judge entered an order overruling the Bankâ€™s objection and affirming the magistrate judgeâ€™s report and recommendation. The court ordered the matter to proceed to a hearing but has not yet set a date for the hearing. This matter is currently in discovery.On September 2, 2022, two substantially similar putative class action complaints were filed against the Pioneer Parties in the Supreme Court of the State of New York for Albany County. Â The first complaint was filed by Brandes & Yancy PLLC and Ricardoâ€™s Restaurant, Inc., two alleged clients of Southwestern which seek to assert claims on behalf of all current or former Southwestern clients based on the same set of facts as the DOJ, AXH, and Granite Solutions complaints as described above, and the alleged taxes sought in the DOJ, Southwestern, and NatPay complaints. The second complaint was filed by Oâ€™Malleyâ€™s Oven LLC and Legat Architects, Inc., two alleged clients of MyPayrollHR.Com, LLC and ProData Payroll Services, Inc., affiliates of Cloud Payroll, LLC (collectively, â€œCloud Payrollâ€). Similar to the first complaint described above, the two named plaintiffs in the second complaint seek to assert claims on behalf of all current or former Cloud Payroll clients based on the same set of facts as the DOJ, AXH, and Granite Solutions complaints as described above, and the alleged taxes sought in the DOJ, Southwestern, and NatPay complaints. Both complaints assert claims against the Pioneer Parties for conversion, gross negligence, unjust enrichment, money had and received, tortious interference with contract, aiding and abetting fraud, and a declaratory judgment. Both complaints also seek to recover compensatory and punitive damages, plus pre-judgment interest, costs, expenses, disbursements, and reasonable attorneysâ€™ fees. The Pioneer Parties acknowledged service of the complaints as of December 30, 2022. On February 28, 2023, the Pioneer Parties filed motions to dismiss the complaints. On April 7, 2023, the plaintiffs filed amended complaints that assert the same causes of action but include additional allegations. On April 27, 2023, the Pioneer Parties elected to withdraw their pending motions to dismiss and file renewed motions to dismiss the amended complaints. The Pioneer Parties filed renewed motions to dismiss on June 26, 2023. On August 25, 2023, plaintiffs in both putative class actions filed their responses to the renewed motions to dismiss filed by the Pioneer Parties. On October 6, 2023, the Pioneer Parties filed their reply to the response of the plaintiffs. On February 1, 2024, the court entered an order, on its own motion, staying both actions pending the outcome of the ongoing, earlier-filed federal litigation described above. On July 31, 2024, the parties submitted a joint written update to the court concerning the status of the federal litigation. These actions remain stayed pending the outcome of that litigation.On December 6, 2023, Sidra Riggins filed a putative class action complaint against the Bank in the United States District Court for the Northern District of New York. The plaintiff is an alleged customer of the Bank who asserts claims for breach of contract, unjust enrichment, violation of New York General Business Law Â§ 349, and violation of the Electronic Funds Transfer Act, 15 U.S.C. Â§Â§ 1693 et seq. The plaintiffâ€™s claims concern alleged practices of the Bank relating to fees that the Bank allegedly assessed in connection with certain types of overdrafts or transaction items returned for insufficient funds. The plaintiff seeks to assert her claims on behalf of the following individuals: (i) New York citizens who held checking accounts at the Bank and were assessed an overdraft fee on a debit card transaction that was authorized on sufficient funds and settled on negative funds in the same amount for which the debit card transaction was authorized; (ii) New York citizens who are assessed multiple fees on a transaction item in a checking account held at the Bank; and 30 Table of Contents(iii); New York citizens who were assessed an overdraft fee on a transaction that did not overdraw the account. The Bank acknowledged service of the complaint on January 3, 2024. On March 4, 2024, the Bank moved to dismiss the complaint in its entirety. On March 22, 2024, the plaintiff filed an amended complaint in lieu of responding to the Bankâ€™s motion. On April 5, 2024, the Bank moved to dismiss the amended complaint in its entirety. On July 5, 2024, after reaching a confidential settlement agreement, the parties filed a stipulation of dismissal of the action with prejudice. On July 8, 2024 the Court entered a Joint Stipulation and Order of Voluntary Dismissal of the action with prejudice. Â The Company and the Bank have received inquiries and requests for information from regulatory agencies relating to some of the entities and events that are the subjects of certain lawsuits described above. This has resulted in, or may in the future result in, regulatory agency investigations, litigation, subpoenas, enforcement actions, and related sanctions or costs. The Company and the Bank continue to cooperate with inquiries and respond to requests as appropriate.The New York State Department of Financial Services (the â€œNYSDFSâ€) made requests for production of documents, conducted interviews with Bank employees, and took other investigatory actions with respect to the Bankâ€™s practices associated with the Mann Parties. The Bank has complied with these requests, producing responsive, non-privileged documents to the NYSDFS. In Summer 2021, NYSDFS informed the Bank that if the parties could not reach a negotiated resolution related to NYSDFSâ€™s findings arising from the Bankâ€™s practices associated with the Mann Parties, NYSDFS would proceed to an administrative hearing on the issue. NYSDFS did not further pursue negotiations of the matter in or around the second part of 2023. Thereafter, the Bank converted from a New York chartered savings bank to a national bank, with the approval of the OCC, as of April 1, 2024. As a result of the conversion, OCC has now assumed the regulatory oversight responsibilities previously held by NYSDFS.10.FAIR VALUEFair value is the exchange price that would be received for an asset or paid to transfer a liability (exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. There are three levels of inputs that may be used to measure fair values:Level 1: Â Quoted prices (unadjusted) for identical assets or liabilities in active markets that the entity has the ability to access as of the measurement date.Level 2: Â Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.Level 3: Â Significant unobservable inputs that reflect a reporting entityâ€™s own assumptions about the assumptions that market participants would use in pricing an asset or liability.The fair values of securities are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs) or matrix pricing, which is a mathematical technique widely used in the industry to value debt securities without relying exclusively on quoted prices for the specific securities but rather by relying on the securitiesâ€™ relationship to other benchmark quoted securities (Level 2 inputs).The fair value of interest rate swaps are based on valuation models using observable market data as of the measurement date (Level 2). The fair value of derivatives are classified as a component of other assets and other liabilities on the consolidated statements of condition.The fair value of individually evaluated loans are valued at the lower of cost or fair value. Individually evaluated loans carried at fair value have been partially charged-off or receive a specific allocation of the allowance for credit losses on loans. For collateral dependent loans, fair value is generally based on recent real estate appraisals. These appraisals may utilize a single valuation approach or a combination of approaches including comparable sales and the income approach. Adjustments are routinely made in the appraisal process by the appraisers to adjust for differences between the comparable sales and income data available. Such adjustments result in a Level 3 classification of the inputs for determining fair value.31 Table of ContentsNonrecurring adjustments to certain commercial and residential real estate properties classified as other real estate owned (â€œOREOâ€) are measured at fair value, less costs to sell. Fair values are based on recent real estate appraisals. These appraisals may use a single valuation approach or a combination of approaches including comparable sales and the income approach. Adjustments are routinely made in the appraisal process by the independent appraisers to adjust for differences between the comparable sales and income data available. Such adjustments result in a Level 3 classification of the inputs for determining fair value.Assets and Liabilities Measured on a Recurring BasisAssets and liabilities measured at fair value on a recurring basis are summarized below (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹FairÂ ValueÂ MeasurementsÂ atâ€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024Â Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹ ValueÂ Â Â Â (LevelÂ 1)Â Â Â Â (LevelÂ 2)Â Â Â Â (LevelÂ 3)Assets:Â â€‹â€‹â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â Available for sale securities:Â â€‹â€‹â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ 216,760â€‹$ 216,760â€‹$ â€”â€‹$ â€” Mortgage-backed securities:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 9,801â€‹â€‹ â€”â€‹â€‹ 9,801â€‹â€‹ â€” Collateralized mortgage obligations: â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 4,915â€‹â€‹ â€”â€‹â€‹ 4,915â€‹â€‹ â€” Government-sponsored enterprisesâ€‹â€‹ 15,284â€‹â€‹ â€”â€‹â€‹ 15,284â€‹â€‹ â€”Municipal obligationsâ€‹Â 15,773â€‹Â â€”â€‹Â 15,773â€‹Â â€”Total available for sale securitiesâ€‹Â 262,533â€‹Â 216,760â€‹Â 45,773â€‹Â â€”Derivative assets (1)â€‹Â 9,745â€‹Â â€”â€‹Â 9,745â€‹Â â€”Totalâ€‹$ 272,278â€‹$ 216,760â€‹$ 55,518â€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Derivative liabilities (1)â€‹$ 9,745â€‹$ â€”â€‹$ 9,745â€‹$ â€”Totalâ€‹$ 9,745â€‹$ â€”â€‹$ 9,745â€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹FairÂ ValueÂ MeasurementsÂ atâ€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024Â Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹â€‹â€‹â€‹ ValueÂ Â Â Â (LevelÂ 1)Â Â Â Â (LevelÂ 2)Â Â Â Â (LevelÂ 3)Assets:Â â€‹â€‹â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â Available for sale securities:Â â€‹â€‹â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ 243,549â€‹$ 243,549â€‹$ â€”â€‹$ â€”Municipal obligationsâ€‹Â 13,416â€‹Â â€”â€‹Â 13,416â€‹Â â€”Other debt securitiesâ€‹â€‹ 444â€‹â€‹ â€”â€‹â€‹ 444â€‹â€‹â€‹Total available for sale securitiesâ€‹Â 257,409â€‹Â 243,549â€‹Â 13,860â€‹Â â€”Derivative assets (1)â€‹Â 16,781â€‹Â â€”â€‹Â 16,781â€‹Â â€”Totalâ€‹$ 274,190â€‹$ 243,549â€‹$ 30,641â€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Derivative liabilities (1)â€‹$ 16,781â€‹$ â€”â€‹$ 16,781â€‹$ â€”Totalâ€‹$ 16,781â€‹$ â€”â€‹$ 16,781â€‹$ â€”â€‹(1)Additional information regarding the impact of offseting cash collateral can be found in Note 6 â€“ Derivatives. 32 Table of ContentsAssets and Liabilities Measured on a Non-Recurring BasisAssets and liabilities measured at fair value on a non-recurring basis are summarized below (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹FairÂ ValueÂ MeasurementsÂ Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹QuotedÂ PricesÂ inâ€‹Othe ValueÂ Â Â Â (LevelÂ 1)Â Â Â Â (LevelÂ 2)Â Â Â Â (LevelÂ 3)SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â â€‹Â Â Individually evaluated loans:â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â â€‹Â Â Commercial loansâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”OREOâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Individually evaluated loans:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial loansâ€‹$ 539â€‹$ â€”â€‹$ â€”â€‹$ 539OREOâ€‹â€‹ 153â€‹Â â€”â€‹Â â€”â€‹Â 153â€‹There were no loans individually evaluated for credit losses where the amortized cost was adjusted to fair value as of September 30, 2024. Loans individually evaluated for credit losses where the amortized cost was adjusted to fair value had a carrying amount of $673,000 with a valuation allowance of $134,000 resulting in an estimated fair value of $539,000 as of JuneÂ 30, 2024.The Company had no OREO at September 30, 2024 and $153,000 of OREO at June 30, 2024. The following table presents additional quantitative information about assets measured at fair value on a nonrecurring basis and for which the Company has utilized LevelÂ 3 inputs to determine fair value (dollars in thousands):â€‹Significantâ€‹Significant Unobservableâ€‹â€‹â€‹â€‹â€‹Valuationâ€‹Unobservableâ€‹Input Rangeâ€‹Â Â Â Â Fair

ValueÂ Â Â Â TechniqueÂ Â Â Â InputsÂ Â Â Â (Weighted Average)SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â â€‹Â Â Individually evaluated loans:â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â â€‹Â Â Commercial loansâ€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹OREOâ€‹Â â€”â€‹Â â€‹JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Individually evaluated loans:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial loansâ€‹$ 539â€‹â€‹Appraisal of collateral (1)â€‹â€‹Liquidation expense (2)â€‹â€‹11.0%OREOâ€‹â€‹ 153â€‹Â Appraisal of collateral (1)â€‹Â Liquidation expense (2)â€‹Â 10.0%(1)Fair value is generally determined through independent appraisals of the underlying collateral that generally include various level 3 inputs which are not identifiable.(2)Estimated selling costs.33 Table of ContentsThe carrying and estimated fair values of financial assets and liabilities were as follows (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Fair Value Measurements Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹QuotedÂ PricesÂ inâ€‹Otherâ€‹Significantâ€‹â€‹â€‹â€‹ActiveÂ MarketsÂ forâ€‹Observableâ€‹Unobservable 1)â€‹(Level 2)â€‹(Level 3)Financial assetsÂ â€‹Â Â Â â€‹Â Â Â Â Â Â â€‹Â Â Â â€‹â€‹Â Â Cash and cash equivalentsâ€‹$ 224,974â€‹$ 224,974â€‹$ 224,974â€‹$ â€”â€‹$ â€”Securities available for saleâ€‹Â 262,533â€‹â€‹ 262,533â€‹â€‹ 216,760â€‹Â 45,773â€‹â€‹ â€”Securities held to maturityâ€‹Â 24,589â€‹Â 22,863â€‹â€‹ â€”â€‹â€‹ 22,863â€‹â€‹ â€”FHLBNY and FRBNY stockâ€‹Â 3,646â€‹Â 3,646â€‹â€‹ â€”â€‹â€‹ 3,646â€‹â€‹ â€”Net loans receivable â€‹Â 1,399,725â€‹Â 1,385,112â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,385,112Accrued interest receivableâ€‹Â 7,667â€‹Â 7,667â€‹â€‹ â€”â€‹â€‹ 7,667â€‹â€‹ â€”Derivative assets (1)â€‹Â 9,745â€‹â€‹ 9,745â€‹â€‹ â€”â€‹â€‹ 9,745â€‹â€‹ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Financial liabilitiesâ€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Depositsâ€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Savings, money market, and demand accountsâ€‹$ 1,518,927â€‹$ 1,518,927â€‹$ â€”â€‹$ 1,518,927â€‹$ â€”Time depositsâ€‹Â 156,353â€‹â€‹ 155,409â€‹â€‹ â€”â€‹â€‹ 155,409â€‹â€‹ â€”Mortgagorsâ€™ escrow depositsâ€‹Â 3,854â€‹Â 3,854â€‹â€‹ â€”â€‹â€‹ 3,854â€‹â€‹ â€”Accrued interest payableâ€‹Â 116â€‹Â 116â€‹â€‹ â€”â€‹â€‹ 116â€‹â€‹ â€”Derivative liabilities (1)â€‹Â 9,745â€‹â€‹ 9,745â€‹â€‹ â€”â€‹â€‹ 9,745â€‹â€‹ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Fair Value Measurements Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹QuotedÂ PricesÂ inâ€‹Otherâ€‹Significantâ€‹â€‹â€‹â€‹ActiveÂ MarketsÂ forâ€‹Observableâ€‹Unobservable 1)â€‹(Level 2)â€‹(Level 3)Financial assetsÂ â€‹Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹Cash and cash equivalentsâ€‹$ 165,190â€‹$ 165,190â€‹$ 165,190â€‹$ â€”â€‹$ â€”Securities available for saleâ€‹Â 257,409â€‹â€‹ 257,409â€‹â€‹ 243,549â€‹Â 13,860â€‹â€‹ â€”Securities held to maturityâ€‹Â 25,090â€‹Â 22,437â€‹â€‹ â€”â€‹â€‹ 22,437â€‹â€‹ â€”FHLBNY and FRBNY stockâ€‹Â 3,546â€‹Â 3,546â€‹â€‹ â€”â€‹â€‹ 3,546â€‹â€‹ â€”Net loans receivable â€‹Â 1,344,069â€‹Â 1,293,472â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,293,472Accrued interest receivableâ€‹Â 7,559â€‹Â 7,559â€‹â€‹ â€”â€‹â€‹ 7,559â€‹â€‹ â€”Derivative assets (1)â€‹Â 16,781â€‹â€‹ 16,781â€‹â€‹ â€”â€‹â€‹ 16,781â€‹â€‹ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Financial liabilitiesâ€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Depositsâ€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Savings, money market, and demand accountsâ€‹$ 1,383,222â€‹$ 1,383,222â€‹$ â€”â€‹$ 1,383,222â€‹$ â€”Time depositsâ€‹Â 167,030â€‹â€‹ 165,420â€‹â€‹ â€”â€‹â€‹ 165,420â€‹â€‹ â€”Mortgagorsâ€™ escrow depositsâ€‹Â 9,701â€‹Â 9,701â€‹â€‹ â€”â€‹â€‹ 9,701â€‹â€‹ â€”Accrued interest payableâ€‹Â 137â€‹Â 137â€‹â€‹ â€”â€‹â€‹ 137â€‹â€‹ â€”Derivative liabilities (1)â€‹Â 16,781â€‹â€‹ 16,781â€‹â€‹ â€”â€‹â€‹ 16,781â€‹â€‹ â€”â€‹(1)Additional information regarding the impact of offseting cash collateral can be found in Note 6 â€“ Derivatives. â€‹â€‹34 Table of ContentsShort-Term Financial InstrumentsThe fair value of certain financial instruments are estimated to approximate their carrying amounts because the remaining term to maturity or period to repricing of the financial instrument is less than ninetyÂ days. Such financial instruments include cash and cash equivalents, accrued interest receivable and payable, and mortgagorâ€™s escrow deposits.SecuritiesFair values of securities available for sale, securities held to maturity and equity securities are determined as outlined earlier in this footnote.FHLBNY and FRBNY StockThe fair value of FHLBNY and FRBNY stock approximates its carrying value due to transferability restrictions.LoansFair values are estimated for portfolios of loans with similar financial characteristics. Loans are segregated by type, including residential real estate, commercial real estate, and consumer loans and whether the interest rates are fixed and/or variable.The estimated fair values of performing loans are calculated by discounting scheduled cash flows through the estimated maturity using estimated market discount rates that reflect the credit and interest rate risk inherent in the respective loan portfolio.Estimated fair values for nonperforming loans are based on estimated cash flows discounted using a rate commensurate with the credit risk involved. Assumptions regarding credit risk, cash flows, and discount rates are judgmentally determined using available market information and specific borrower information.DerivativesFair values of derivative assets and liabilities are determined as outlined earlier in this footnote.DepositsThe estimated fair value of deposits with no stated maturity, such as savings, money market and demand deposits, is regarded to be the amount payable on demand. The estimated fair value of time deposits is based on the discounted value of contractual cash flows. The discount rate is estimated using market rates for time deposits with similar maturities. The fair value estimates for deposits do not include the benefit that results from the low-cost funding provided by the deposits as compared to the cost of borrowing funds in the market.â€‹35 Table of Contents11.REVENUE RECOGNITIONIn general, for revenue not associated with financial instruments, guarantees and lease contracts, we apply the following steps when recognizing revenue from contracts with customers: (i) identify the contract, (ii) identify the performance obligations, (iii) determine the transaction price, (iv) allocate the transaction price to the performance obligations and (v) recognize revenue when performance obligation is satisfied. Our contracts with customers are generally short term in nature, typically due within one year or less or cancellable by us or our customer upon a short notice period. Performance obligations for our customer contracts are generally satisfied at a single point in time, typically when the transaction is complete. In some cases, we act in an agent capacity, deriving revenue through assisting other entities in transactions with our customers. In such transactions, we recognized revenue and the related costs to provide our services on a net basis in our financial statements. These transactions primarily relate to insurance and brokerage commissions, and fees derived from our customers' use of various interchange and ATM/debit card networks.Revenue associated with financial instruments, including revenue from loans and securities is excluded from the scope of the accounting guidance for revenue from contracts with customers. In addition, certain noninterest income streams such as fees associated with mortgage servicing rights, financial guarantees, derivatives, and certain credit card fees are also not in scope of the accounting guidance for revenue from contracts with customers. The accounting guidance for revenue from contracts with customers is applicable to noninterest revenue streams such as deposit related fees, interchange fees, and insurance and wealth management services commissions. The following presents noninterest income, segregated by revenue streams in-scope and out-of-scope of the accounting guidance for revenue from contracts with customers, for the three months ended September 30, 2024 and 2023.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Â Â Â For the Three Months Ended SeptemberÂ 30,Â â€‹â€‹â€‹2024â€‹2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹Noninterest Incomeâ€‹â€‹â€‹â€‹â€‹â€‹â€‹In scopeâ€‹â€‹â€‹â€‹â€‹â€‹ Â Â Insurance servicesâ€‹â€‹$ 472â€‹$ 595 Â Â Wealth management servicesâ€‹â€‹Â 1,699â€‹Â 1,386 Â Â Service charges on deposit accountsâ€‹â€‹Â 646â€‹Â 627 Â Â Card services incomeâ€‹â€‹Â 716â€‹Â 748 Â Â Otherâ€‹â€‹Â 287â€‹Â 123Noninterest income in scopeâ€‹â€‹Â 3,820â€‹Â 3,479â€‹â€‹â€‹Â â€‹â€‹Â â€‹Noninterest income out of scopeâ€‹â€‹Â 298â€‹Â 95â€‹â€‹â€‹Â â€‹â€‹Â â€‹Total noninterest incomeâ€‹â€‹$ 4,118â€‹$ 3,574â€‹â€‹36 Table of Contents1â€‹12.EARNINGS PER SHAREThe following table summarizes the calculation of basic and diluted earnings per common share (in thousands, except for share and per share amounts):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â For the Three Months Ended SeptemberÂ 30,Â â€‹â€‹2024â€‹2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹Net income applicable to common stockâ€‹$ 6,308â€‹$ 3,419â€‹â€‹â€‹â€‹â€‹â€‹Average number of common shares outstandingâ€‹â€‹ 25,813,787â€‹â€‹ 25,977,679Less: Average unallocated ESOP sharesâ€‹â€‹ 731,923â€‹â€‹ 782,838Weighted-average number of common shares outstanding - basic â€‹â€‹ 25,081,864â€‹â€‹ 25,194,841Add: Effect of dilutive stock options and restricted stockâ€‹â€‹ 68,786â€‹â€‹ â€”Weighted-average number of common shares outstanding - dilutedâ€‹â€‹ 25,150,650â€‹â€‹ 25,194,841â€‹â€‹â€‹â€‹â€‹â€‹â€‹Net earnings per common share:â€‹â€‹â€‹â€‹â€‹â€‹â€‹Basicâ€‹$ 0.25â€‹$ 0.14Dilutedâ€‹$ 0.25â€‹$ 0.14â€‹â€‹â€‹â€‹â€‹â€‹Potential common shares from stock options that were not included in the computation of diluted earnings per common share, because they were anti-dilutive under the treasury stock method, were 830,000 for the three months ended September 30, 2024. There were no anti-dilutive shares for the three months ended September 30, 2023.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ItemÂ 2Â - Managementâ€™s Discussion and Analysis of Financial Condition and Results of OperationsStatement Regarding Forward-Looking Statements Certain statements contained herein are â€œforward looking statementsâ€ within the meaning of SectionÂ 27A of the Securities Act of 1933 and SectionÂ 21E of the Securities Exchange Act of 1934. These forward-looking statements are generally identified by use of the words â€œbelieve,â€ â€œexpect,â€ â€œintend,â€ â€œanticipate,â€ â€œestimate,â€ â€œprojectâ€ or similar expressions, or future or conditional verbs, such as â€œwill,â€ â€œwould,â€ â€œshould,â€ â€œcould,â€ or â€œmay.â€ The Companyâ€™s ability to predict results or the actual effect of future plans or strategies is inherently uncertain. No assurance can be given that the future results covered by forward-looking statements will be achieved. Certain forward-looking statements are included in this Form 10-Q, principally in the section captioned â€œManagementâ€™s Discussion and Analysis of Financial Condition and Results of Operations.â€ In addition to the factors described in Item 1A â€“ Risk Factors, factors which could have a material adverse effect on the operations of the Company and its subsidiaries include, but are not limited to:â—inflation and changes in market interest rates that reduce our margins and yields, reduce the fair value of financial instruments or reduce our volume of loan originations, or increase the level of defaults, losses and prepayments on loans we have made and make, whether held in our portfolio or sold in the secondary market;â—risks related to the variety of litigation, investigations, and other proceedings described in the â€œLegal Proceedingsâ€ section of this report;â—general economic conditions, either nationally or in our market area, that are worse than expected;â—certain events in the recent past involving the failure of financial institutions which have adversely affected market sentiment toward regional banks, which may result in decreased deposits and increased regulatory costs that could adversely affect our liquidity, our business, and the market price of our common stock;â—competition within our market area that is stronger than expected;â—changes in the level and direction of loan delinquencies and charge-offs and changes in estimates of the adequacy of our allowance for credit losses;â—our ability to access cost-effective funding;â—fluctuations in real estate values and both residential and commercial real estate market conditions;37 Table of Contentsâ—demand for loans and deposits in our market area;â—changes in our partnership with a third-party mortgage banking company;â—our ability to continue to implement our business strategies;â—competition among depository and other financial institutions, as well as other non-traditional competitors;â—adverse changes in the securities markets;â—changes in laws or government regulations or policies affecting financial institutions, including changes in regulatory fees and capital requirements;â—our ability to manage market risk, credit risk and operational risk;â—our ability to enter new markets successfully and capitalize on growth opportunities;â—the imposition of tariffs or other domestic or international governmental polices impacting the value of the products of our borrowers;â—our ability to successfully integrate into our operations any assets, liabilities or systems we may acquire, as well as new management personnel or customers, and our ability to realize related revenue synergies and cost savings within expected time frames and any goodwill charges related thereto;â—changes in consumer spending, borrowing and savings habits;â—our ability to maintain our reputation;â—our ability to prevent or mitigate fraudulent activity;â—changes in our costs of legal expenses, including defending against significant litigation;â—any future FDIC insurance premium increases, or special assessments, which may adversely affect our earnings;â—fluctuations in the stock market, which may have a significant adverse effect on transaction fees, client activity and client investment portfolio gains and losses related to our wealth management business;â—a breach in security of our information systems, including the occurrence of a cyber incident or a deficiency in cyber security;â—political instability or civil unrest;â—acts of war or terrorism or pandemics such as the recent COVID-19 pandemic;â—changes in accounting policies and practices, as may be adopted by the bank regulatory agencies, the Financial Accounting Standards Board (the â€œFASBâ€), the Securities and Exchange Commission (the â€œSECâ€) or the Public Company Accounting Oversight Board;â—our ability to attract and retain key employees;â—our ability to evaluate the amount and timing of recognition of future tax assets and liabilities;â—our compensation expense associated with equity benefits allocated or awarded to our employees; andâ—changes in the financial condition, results of operations or future prospects of issuers of securities that we own. â€‹Additional factors that may affect our results are discussed in the annual report on Form 10-K for the fiscal year ended June 30, 2024, under the heading â€œRisk Factorsâ€ and this Form 10-Q, under the heading â€œRisk Factors.â€ The Company disclaims any obligation to revise or update any forward-looking statements contained in this quarterly report on FormÂ 10-Q to reflect future events or developments, except as required by applicable law.OverviewNet Interest Income. Our primary source of income is net interest income. Net interest income is the difference between interest income, which is the income we earn on our loans and investments, and interest expense, which is the interest we pay on our deposits and borrowings.Provision for Credit Losses. We charge (credit) provisions for credit losses to operations in order to maintain our allowance for credit losses on loans, securities held to maturity and unfunded commitments at a level that is considered reasonable and necessary to absorb expected credit losses inherent in the loan portfolio and securities held to maturity portfolio, as well as expected losses on commitments to grant loans that are expected to be advanced at the statements of condition date. Loans are charged against the allowance when management believes that the collectability of the principal loan amount is not probable. Recoveries on loans previously charged-off, if any, are credited to the allowance for credit losses when realized.38 Table of ContentsNon-interest Income. Our primary sources of non-interest income are banking fees and service charges, and insurance and wealth management services income. Our non-interest income also includes net gain or losses on equity securities, net gain or losses on sales and calls of available for sale securities, and miscellaneous income.Non-Interest Expense. Our non-interest expenses consist of salaries and employee benefits, net occupancy and equipment, data processing, advertising and marketing, insurance premiums, federal deposit insurance premiums, professional fees, and other general and administrative expenses.Salaries and employee benefits consist primarily of salaries and wages paid to our employees, payroll taxes, and expenses for workerâ€™s compensation and disability insurance, health insurance, retirement plans and other employee benefits, as well as commissions and other incentives.Net occupancy and equipment expenses, which are the fixed and variable costs of buildings and equipment, consist primarily of depreciation charges, rental expenses, furniture and equipment expenses, maintenance, real estate taxes and costs of utilities. Depreciation of premises and equipment is computed using a straight-line method based on the estimated useful lives of the related assets or the expected lease terms, if shorter.Data processing expenses are fees we pay to third parties for use of their software and for processing customer information, deposits and loans.Advertising and marketing includes most marketing expenses including multi-media advertising (public and in-store), promotional events and materials, civic and sales focused memberships, and community support.Insurance premiums include expense related to various insurance policies, excluding federal deposit insurance premiums.Federal deposit insurance premiums are payments we make to the FDIC for insurance of our deposit accounts.Professional fees include legal and other consulting expenses. Other general and administrative expenses include expenses for office supplies, postage, telephone, insurance and other miscellaneous operating expenses.Income Tax Expense. Our income tax expense is the total of the currentÂ year income tax due or refundable and the change in deferred tax assets and liabilities. Deferred tax assets and liabilities are the expected future tax amounts for the temporary differences between the carrying amounts and the tax basis of assets and liabilities, computed using enacted tax rates. A valuation allowance, if needed, reduces deferred tax assets to the amounts expected to be realized.â€‹39 Table of ContentsRecent DevelopmentsChange in Fiscal Year EndOn October 15, 2024, the board of directors of the Company approved an amendment to Article VI, Section 5 of its Bylaws to change its fiscal year from June 30 to December 31. As a result of this change the three months ended September 30, 2024 is the first three months of the Companyâ€™s six month transition period ending December 31, 2024. The Company will file a transition report for the six months ending December 31, 2024 on Form 10-K.Completion of Pioneer Commercial Bank MergerOn September 16, 2024, the Office of the Comptroller of the Currency (the â€œOCCâ€) approved the merger of Pioneer Commercial Bank with and into Pioneer Bank with Pioneer Bank as the resulting entity (the â€œCommercial Bank Mergerâ€). The Commercial Bank Merger closed on October 1, 2024. Following the completion of the Commercial Bank Merger, Pioneer Bank now directly offers full municipal deposit banking services which were previously provided through Pioneer Commercial Bank.Mann Entities Related Fraudulent Activity During the first fiscal quarter of 2020 (the quarter ended September 30, 2019), the Company became aware of potentially fraudulent activity associated with transactions by an established business customer of the Bank. The customer and various affiliated entities (collectively, the â€œMann Entitiesâ€) had numerous accounts with the Bank. The transactions in question related both to deposit and lending activity with the Mann Entities.For additional details regarding legal, other proceedings and related matters see â€œItemÂ 1Â â€“ Consolidated Financial StatementsÂ â€“ NoteÂ 9Â â€“ Commitments and Contingent LiabilitiesÂ â€“ Legal Proceedings and Other Contingent Liabilities.â€Critical Accounting Policies and EstimatesThe discussion and analysis of the financial condition and results of operations are based on our financial statements, which are prepared in conformity with accounting principles generally accepted in the United States of America (â€œGAAPâ€). The preparation of these financial statements requires management to make estimates and assumptions affecting the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities, and the reported amounts of income and expenses. We consider the accounting policies and estimates discussed below to be critical accounting policies and

estimates. The estimates and assumptions that we use are based on historical experience and various other factors and are believed to be reasonable under the circumstances. Actual results
may differ from these estimates under different assumptions or conditions, resulting in a change that could have a material impact on the carrying value of our assets and liabilities and our
results of operations.The Jumpstart Our Business Startups Act of 2012 (the â€œJOBS Actâ€) contains provisions that, among other things, reduce certain reporting requirements for qualifying
public companies. As an â€œemerging growth companyâ€ we may delay adoption of new or revised accounting pronouncements applicable to public companies until such pronouncements are
made applicable to private companies. We intend to continue to take advantage of the benefits of this extended transition period. Accordingly, our financial statements may not be comparable to
companies that comply with such new or revised accounting standards.The following represent our critical accounting policies and estimates:Allowance for Credit Losses. The allowance for
credit losses consists of the allowance for credit losses on loans, securities held to maturity and unfunded commitments. The measurement of Current Expected Credit Losses (â€œCECLâ€) on
financial instruments requires an estimate of the credit losses expected over the life of an exposure (or pool of exposures). The estimate of expected credit losses under the CECL approach is
based on relevant information about past events, current conditions, macroeconomic variables (e.g., civilian unemployment and U.S. gross domestic product (â€œGDPâ€)), and reasonable and
supportable forecasts from the Federal Open Market Committee (â€œFOMCâ€) that affect the collectability of the reported amounts. Historical loss experience is generally the starting point for
estimating expected 40 Table of Contentscredit losses. The Company then considers whether the historical loss experience should be adjusted for asset-specific risk characteristics or current
conditions at the reporting date that did not exist over the period from which historical experience was used. Finally, the Company considers forecasts about future economic conditions that are
reasonable and supportable. On a case-by-case basis, the Company may conclude that a loan should be evaluated on an individual basis based on its disparate risk characteristics. When the
Company determines that a loan no longer shares similar risk characteristics with other loans in the portfolio, the allowance will be determined on an individual basis using the present value of
expected cash flows or, for collateral-dependent loans, the estimated fair value of the collateral, as applicable. The allowance for credit losses on loans and securities held to maturity, as
reported in our consolidated statements of condition, are adjusted by a provision for credit losses, which is recognized in earnings, and reduced by the charge-offs, net of recoveries. The
allowance for credit losses on unfunded commitments represents the expected credit losses on off-balance sheet commitments such as unfunded commitments to extend credit and standby
letters of credit. However, a liability is not recognized for commitments unconditionally cancellable by the Company. The allowance for credit losses on unfunded commitments is determined by
estimating future draws and applying the expected loss rates on those draws and is included in other liabilities on the Companyâ€™s consolidated statements of condition.As a substantial
percentage of our loan portfolio is collateralized by real estate, appraisals of the underlying value of property securing loans are critical in determining the amount of the allowance required for
specific loans. Assumptions are instrumental in determining the value of properties. Overly optimistic assumptions or negative changes to assumptions could significantly affect the valuation of
a property securing a loan and the related allowance determined. Management carefully reviews the assumptions supporting such appraisals to determine that the resulting values reasonably
reflect amounts realizable on the related loans.Management of the Company considers the accounting policy relating to the allowance for credit losses to be a critical accounting estimate given
the uncertainty in evaluating the level of the allowance required to cover managementâ€™s estimate of all expected credit losses over the expected contractual life of our loan portfolios.
Determining the appropriateness of the allowance is complex and requires judgment by management about the effect of matters that are inherently uncertain, including making significant
estimates of current credit risks and trends using existing quantitative and qualitative information, and reasonable and supportable forecasts of future economic conditions, which may undergo
frequent and material changes. Subsequent evaluations of the then-existing loan portfolios, in light of changes in economic conditions, new information regarding existing loans and other
factors, may result in significant changes in the allowance for credit losses in those future periods. For example, changes to the FOMCâ€™s forecasted civilian unemployment rate and year-
over-year U.S. GDP growth could have a material impact on the modelâ€™s estimation of the allowance for credit losses on loans. An immediate increase of 100 basis points in the FOMCâ€™s
projected rate of civilian unemployment and a decrease of 100 basis points in the FOMCâ€™s projected rate of U.S. GDP growth would increase the modelâ€™s total calculated allowance for
credit losses on loans by $1.2 million, or 5.6%, assuming qualitative adjustments are kept at current levels. While managementâ€™s current evaluation of the allowance for credit losses
indicates that the allowance is appropriate, the allowance may need to be increased under adversely different conditions or assumptions. Additionally, changes in those factors and inputs may
not occur at the same rate and inputs may be directionally inconsistent, such that improvements in one factor may offset deterioration in in others. Going forward, the impact of utilizing the
CECL approach to calculate the allowance for credit losses will be significantly influenced by the composition, characteristics and quality of our loan portfolios, as well as the prevailing
economic conditions and forecasts utilized. Material changes to these and other relevant factors may result in greater volatility to the allowance for credit losses, and therefore, greater volatility
to our reported earnings.Actual loan losses may be significantly more than the allowance we have established which could have a material negative effect on our financial results.Legal
Proceedings and Other Contingent Liabilities. Â In the ordinary course of business, we are involved in a number of legal, regulatory, governmental and other proceedings, claims or
investigations that could result in losses, including damages, fines and/or civil penalties, which could be significant concerning matters arising from the conduct of our business. In view of the
inherent difficulty of predicting the outcome of such matters, particularly where the claimants seek large or indeterminate damages, we generally cannot predict the eventual outcome of the
pending matters, timing of the ultimate resolution of these matters, or eventual loss, fines or penalties related to each pending matter. In accordance with applicable accounting guidance, we
establish an accrued liability when those matters present loss contingencies that are both probable and estimable. Our estimate of potential losses will change over time and the actual losses
may exceed 41 Table of Contentsthese estimates, and there may be an exposure to loss in excess of any amounts accrued. As a matter develops, management, in conjunction with any outside
counsel handling the matter, evaluate on an ongoing basis whether such matter presents a loss contingency that is probable and estimable; or where a loss is reasonably possible, whether in
excess of a related accrued liability or where there is no accrued liability, whether it is possible to estimate a range of possible loss. Once the loss contingency is deemed to be both probable and
estimable, we establish an accrued liability and record a corresponding amount of litigation-related expense. We continue to monitor the matters for further developments, including our
interactions with various regulatory agencies with supervisory authority over us, that could affect the amount of the accrued liability that has been previously established. These estimates are
based upon currently available information and are subject to significant judgment, a variety of assumptions and known and unknown uncertainties. Â The matters underlying the accrued
liability and estimated range of possible losses are unpredictable and may change from time to time, and actual losses may vary significantly from the current estimate and accrual which could
have a material negative effect on our financial results. Â The estimated range of possible loss does not represent our maximum loss exposure.â€‹42 Table of ContentsAverage Balances and
YieldsThe following table sets forth average balances, average yields and costs, and certain other information for the periods indicated. No tax-equivalent yield adjustments have been made, as
the effects would be immaterial. All average balances are daily average balances. Non-accrual loans were included in the computation of average balances. The yields set forth below include the
effect of deferred fees, discounts, and premiums that are amortized or accreted to interest income or interest expense, as
applicable.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ForÂ theÂ Three Months Ended
SeptemberÂ 30,Â Â â€‹â€‹2024â€‹2023Â â€‹Â Â Â Â AverageÂ Â Â Â Â â€‹Â Â Â Â AverageÂ Â Â Â AverageÂ Â Â Â â€‹Â Â Â Â AverageÂ â€‹â€‹OutstandingÂ â€‹â€‹â€‹Yield/Costâ€‹Outstandingâ€
earning assets:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Loansâ€‹$ 1,379,122â€‹$ 20,930Â 6.16%Â Â $ 1,175,279â€‹$ 16,533Â 5.70%Securitiesâ€‹Â 280,753â€‹Â 2,165Â
3.09%Â Â Â 446,152â€‹Â 2,568Â 2.30%Interest-earning deposits and otherâ€‹Â 90,691â€‹Â 1,284Â 5.74%Â Â Â 76,581â€‹Â 1,055Â 5.58%Total interest-earning assetsâ€‹Â 1,750,566â€‹Â
24,379Â 5.64%Â Â Â 1,698,012â€‹Â 20,156Â 4.79%Non-interest-earning assetsâ€‹Â 149,409â€‹Â Â Â Â Â Â â€‹Â 153,684â€‹Â Â Â Â â€‹â€‹Total assetsâ€‹$ 1,899,975â€‹Â Â Â Â Â Â â€‹$
1,851,696â€‹Â Â Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest-bearing liabilities:â€‹Â Â Â â€‹Â Â Â Â Â Â â€‹Â Â Â â€‹Â Â Â Â Â Â â€‹Demand depositsâ€‹$
145,349â€‹$ 715Â 1.97%Â Â $ 140,526â€‹$ 507Â 1.44%Savings depositsâ€‹Â 263,559â€‹Â 68Â 0.10%Â Â Â 286,139â€‹Â 39Â 0.05%Money market depositsâ€‹Â 530,250â€‹Â 4,075Â
3.08%Â Â Â 466,276â€‹Â 2,627Â 2.25%Certificates of depositâ€‹Â 142,742â€‹Â 1,412Â 3.98%Â Â Â 105,764â€‹Â 781Â 2.96%Total interest-bearing depositsâ€‹Â 1,081,900â€‹Â 6,270Â
2.32%Â Â Â 998,705â€‹Â 3,954Â 1.58%Borrowings and otherâ€‹Â 23,408â€‹Â 212Â 3.64%Â Â Â 27,890â€‹Â 312Â 4.51%Total interest-bearing liabilitiesâ€‹Â 1,105,308â€‹Â 6,482Â
2.35%Â Â Â 1,026,595â€‹Â 4,266Â 1.66%Non-interest-bearing depositsâ€‹â€‹ 454,168â€‹â€‹â€‹â€‹â€‹â€‹ 508,862â€‹â€‹â€‹â€‹â€‹Other non-interest-bearing liabilitiesâ€‹Â
41,494â€‹Â Â Â Â Â Â â€‹Â 46,464â€‹Â Â Â Â Â Â â€‹Total liabilitiesâ€‹Â 1,600,970â€‹Â Â Â Â Â Â â€‹Â 1,581,921â€‹Â Â Â Â Â Â â€‹Total shareholders' equityâ€‹Â
299,005â€‹Â Â Â Â Â Â â€‹Â 269,775â€‹Â Â Â Â Â Â â€‹Total liabilities and shareholders' equityâ€‹$ 1,899,975â€‹Â Â Â Â Â Â â€‹$ 1,851,696â€‹Â Â Â Â Â Â â€‹Net interest
incomeâ€‹Â Â Â â€‹$ 17,897Â Â Â â€‹Â Â Â â€‹$ 15,890Â Â Â â€‹Net interest rate spread (1)â€‹Â Â Â â€‹Â Â Â Â 3.29%Â Â Â Â Â â€‹Â Â Â Â 3.13%Net interest-earning assets (2)â€‹$
645,258â€‹Â Â Â Â Â Â â€‹$ 671,417â€‹Â Â Â Â Â Â â€‹Net interest margin (3)â€‹Â Â Â â€‹Â Â Â Â 4.12%Â Â Â Â Â â€‹Â Â Â Â 3.76%Average interest-earning assets to interest-bearing
liabilitiesâ€‹Â 158.38%Â Â Â Â Â Â Â Â â€‹Â 165.40%Â Â Â Â Â Â â€‹â€‹(1)Net interest rate spread represents the difference between the weighted average yield on interest-earning assets and
the weighted average cost of interest-bearing liabilities.(2)Net interest-earning assets represent total interest-earning assets less total interest-bearing liabilities.(3)Net interest margin
represents net interest income divided by average total interest-earning assets.(4)Annualized.â€‹â€‹43 Table of ContentsRate/Volume AnalysisThe following table presents the effects of
changing rates and volumes on our net interest income for the periods indicated. The rate column shows the effects attributable to changes in rate (changes in rate multiplied by prior volume).
The volume column shows the effects attributable to changes in volume (changes in volume multiplied by prior rate). The total column represents the sum of the prior two columns. For
purposes of this table, changes attributable to both rate and volume, which cannot be segregated, have been allocated proportionately based on the changes due to rate and the changes due to
volume.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three Months Ended
SeptemberÂ 30,Â â€‹â€‹2024Â vs.Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Totalâ€‹â€‹IncreaseÂ (Decrease)Â DueÂ toâ€‹Increaseâ€‹Â Â Â Â VolumeÂ Â Â Â RateÂ Â Â Â (Decrease)â€‹â€‹(Dollars
inÂ thousands)Interest-earning assets:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Loansâ€‹$ 3,002â€‹$ 1,395â€‹$ 4,397Securitiesâ€‹Â (1,125)â€‹Â 722â€‹Â (403)Interest-earning deposits and otherâ€‹Â
199â€‹Â 30â€‹Â 229Total interest-earning assetsâ€‹Â 2,076â€‹Â 2,147â€‹Â 4,223â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest-bearing liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Demand
depositsâ€‹Â 18â€‹Â 190â€‹Â 208Savings depositsâ€‹Â (3)â€‹Â 32â€‹Â 29Money market depositsâ€‹Â 393â€‹Â 1,055â€‹Â 1,448Certificates of depositâ€‹Â 318â€‹Â 313â€‹Â 631Total
interest-bearing depositsâ€‹Â 726â€‹Â 1,590â€‹Â 2,316Borrowings and otherâ€‹Â (45)â€‹Â (55)â€‹Â (100)Total interest-bearing liabilitiesâ€‹Â 681â€‹Â 1,535â€‹Â 2,216Change in net
interest incomeâ€‹$ 1,395â€‹$ 612â€‹$ 2,007â€‹Comparison of Financial Condition at SeptemberÂ 30, 2024 and JuneÂ 30, 2024Total Assets. Total assets of $2.01 billion at September 30, 2024
increased $119.2 million, or 6.3%, from $1.90 billion at JuneÂ 30, 2024. The increase was due primarily to an increase of $55.7 million, or 4.1%, in net loans receivable, an increase of $59.8
million, or 36.2% in cash and cash equivalents, and an increase of $5.1 million, or 2.0% in securities available for sale.Cash and Cash Equivalents. Total cash and cash equivalents of
$225.0Â million at September 30, 2024, increased $59.8Â million, or 36.2%, from $165.2 million at JuneÂ 30, 2024. Securities Available for Sale. Total securities available for sale of $262.5
million at September 30, 2024 increased $5.1 million, or 2.0%, from $257.4 million at JuneÂ 30, 2024. The increase was primarily due to purchases of $37.2 million, offset in part by maturities,
paydowns, calls and sales of $35.1 million during the three months ended September 30, 2024.Net Loans Receivable. Net loans receivable of $1.40 billion at September 30, 2024 increased
$55.7 million, or 4.1%, from $1.34 billion at June 30, 2024. By loan category, residential mortgage loans increased by $31.2 million, or 4.9%, to $665.0 million at September 30, 2024 from
$633.8 million at June 30, 2024, commercial real estate loans increased by $15.2 million, or 3.7%, to $421.4 million at September 30, 2024 from $406.2 million at June 30, 2024, commercial and
industrial loans increased by $8.2 million, or 8.1%, to $109.4 million at September 30, 2024 from $101.2 million at June 30, 2024, consumer loans increased by $4.6 million, or 33.7%, to $18.1
million at September 30, 2024 from $13.5 million at June 30, 2024, and home equity loans and lines of credit increased by $1.0 million, or 1.2%, to $93.8 million at September 30, 2024 from
$92.8 million at June 30, 2024. These increases were partially offset by a decrease in commercial construction loans of $5.1 million, or 4.3%, to $113.3 million at September 30, 2024 from
$118.4 million at June 30, 2024. The increase in residential mortgage loans was primarily related to the Bankâ€™s relationship with a third-party mortgage banking company which facilitated
an increase in residential mortgage loan volume, despite the higher interest rate environment. The increase in commercial real estate loans and commercial and industrial loans was due to loan
funding 44 Table of Contentsoutpacing loan payoffs. The increase in consumer loans was due to the purchase of $5.0 million in unsecured consumer loans during the quarter. The decrease in
commercial construction loans was related to the conversion of loans to permanent financing.The following table presents our commercial real estate loan portfolio by industry sector at
September 30, 2024.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹At September 30, 2024â€‹â€‹Amountâ€‹Percentâ€‹â€‹(Dollars in
thousands)Commercial real estate loansÂ â€‹Â Â â€‹Â â€‹ Multi-familyâ€‹$ 119,418â€‹28.3% Owner occupied real estateâ€‹â€‹â€‹â€‹â€‹â€‹ Retailâ€‹â€‹ 36,847â€‹8.7% Officeâ€‹â€‹
20,219â€‹4.8% Warehouseâ€‹â€‹ 10,024â€‹2.4% Accommodation and food serviceâ€‹â€‹ 8,817â€‹2.1% Mixed useâ€‹â€‹ 8,270â€‹2.0% Other real estateâ€‹â€‹ 3,495â€‹0.8% Total owner
occupied real estateâ€‹â€‹ 87,672â€‹20.8%Non-owner occupied real estateâ€‹â€‹â€‹â€‹â€‹â€‹ Retail â€‹Â 76,689â€‹18.2% Accommodation and food serviceâ€‹â€‹ 53,657â€‹12.7%
Warehouseâ€‹â€‹ 36,253â€‹8.6% Office â€‹â€‹ 34,130â€‹8.1% Mixed useâ€‹â€‹ 7,040â€‹1.7% Other real estateâ€‹Â 6,515â€‹1.6% Total non-owner occupied real estateâ€‹â€‹ 214,284â€‹50.9%
Total commercial real estate loansâ€‹$ 421,374â€‹100.0%Our commercial real estate loans are secured primarily by multi-family properties, office buildings, industrial facilities, retail facilities
and other commercial properties, substantially all of which are located in our primary market area. Deposits. Total deposits of $1.68 billion at September 30, 2024 increased $125.0 million, or
8.1%, from $1.55 billion at JuneÂ 30, 2024. By deposit category, non-interest-bearing demand deposits increased by $92.6 million, or 20.8%, to $537.9 million at September 30, 2024 from
$445.3 million at June 30, 2024, money market accounts increased by $37.6 million, or 7.3%, to $551.3 million at September 30, 2024 from $513.7 million at June 30, 2024, and demand
accounts increased by $12.0 million, or 7.6%, to $170.0Â million at September 30, 2024 from $158.0 million at June 30, 2024. These increases were partially offset by a decrease in certificates
of deposit by $10.6Â million, or 6.4%, to $156.4 million at September 30, 2024 from $167.0 million at June 30, 2024 (included in certificates of deposit were brokered deposits which decreased
by $19.5 million to $19.8 million at September 30, 2024 from $39.3 million at June 30, 2024) and a decrease in savings accounts by $6.6 million, or 2.5%, to $259.7 million at September 30,
2024 from $266.3 million at June 30, 2024.The increase in non-interest-bearing demand accounts and demand accounts was primarily related to growth in municipal deposits due to seasonality.
The increase in money market accounts was primarily due to growth in municipal and commercial deposits and migration of funds from non-interest-bearing demand, savings and other lower
rate interest-bearing accounts. The decrease in certificates of deposit was primarily due to a decrease in brokered deposits, partially offset by a migration of funds from non-interest-bearing
demand, savings and other lower rate interest-bearing accounts. The decrease in savings accounts was primarily related to migration of funds to higher interest-bearing accounts. â€‹45 Table of
ContentsThe following table sets forth the distribution of total deposits by depositor type as of the dates indicated.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹September 30,
2024â€‹June 30, 2024â€‹â€‹Amountâ€‹Percentâ€‹Amountâ€‹Percentâ€‹â€‹â€‹(Dollars in thousands)Retail depositsâ€‹$ 766,181Â 45.7%Â Â $ 768,396Â 49.6%Â Â Business depositsâ€‹Â
320,164Â 19.1%Â Â Â 302,251Â 19.5%Â Â Municipal depositsâ€‹Â 569,166Â 34.0%Â Â Â 440,277Â 28.4%Â Â Brokered depositsâ€‹Â 19,769Â 1.2%Â Â Â 39,328Â 2.5%Â Â Totalâ€‹$
1,675,280Â 100.0%Â Â $ 1,550,252Â 100.0%Â Â Uninsured deposits represents the portion of deposit accounts that exceed FDIC insurance limits. The Company calculates its uninsured
deposit balances based on the same methodologies and assumptions used for regulatory reporting requirements, which includes collateralized deposits. The following table estimates uninsured
deposits after certain exclusions: â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹September 30, 2024â€‹â€‹June 30, 2024â€‹Uninsured deposits, per regulatory requirements$ 844,588â€‹â€‹$ 695,526â€‹Less:
Affiliate depositsâ€‹ 44,131â€‹â€‹â€‹ 44,699â€‹Collateralized depositsâ€‹ 551,659â€‹â€‹â€‹ 423,470â€‹Uninsured deposits, after exclusions$ 248,798â€‹â€‹$ 227,357â€‹Uninsured deposits
after exclusions represents 14.9% and 14.7% of total deposits as of September 30, 2024 and June 30, 2024, respectively. The Company believes that this presentation of uninsured deposits
provides a more accurate view of deposits at risk as affiliate deposits are not customer facing and therefore are eliminated upon consolidation, and collateralized deposits are fully secured by
investments and municipal letters of credits. Â Total Shareholdersâ€™ Equity. Total shareholdersâ€™ equity of $303.8 million at September 30, 2024 increased $7.3 million, or 2.5%, from
$296.5 million at JuneÂ 30, 2024 primarily as a result of net income of $6.3 million and an increase in accumulated other comprehensive income of $1.7 million, partially offset by the

repurchase of common stock of $1.2 million.Comparison of Operating Results for theÂ Three Months Ended September 30, 2024 and September 30, 2023General. Â Net income increased by $2.9 million to $6.3 million for the three months ended September 30, 2024 as compared to $3.4 million for the three months ended September 30, 2023. The increase was primarily due to an increase in net interest income of $2.0 million, a decrease in the provision for credit losses of $1.6 million, and an increase in non-interest income of $544,000, offset in part by an increase in income tax expense of $998,000 and an increase in non-interest expense of $284,000.Interest and Dividend Income. Â Interest and dividend income increased $4.2 million, or 21.0%, to $24.4 million for the three months ended September 30, 2024, from $20.2 million for the three months ended September 30, 2023 due to increases in interest income on loans and interest-earning deposits with banks and other, offset in part by a decrease in interest income on securities. The increase was the result of an 85 basis points increase in the average yield on interest-earning assets to 5.64% for the three months ended September 30, 2024, from 4.79% for the three months ended September 30, 2023. The increase in the average yield on interest-earning assets was driven by an increase in variable rate loan yields, as well as due to market related increases in interest rates on new loans and an asset allocation shift, using investment securitiesâ€™ cash flow to fund higher yielding assets. Average interest-earning assets increased by $52.6 million from $1.70 billion for the three months ended September 30, 2023 to $1.75 billion for the three months ended September 30, 2024 primarily due to the increase in the average balance of loans.Interest income on loans increased $4.4 million, or 26.6%, to $20.9 million for the three months ended September 30, 2024 from $16.5 million for the three months ended September 30, 2023. Interest income on loans increased due to a $203.8Â million increase in the average balance of loans to $1.38 billion for the three months ended September 30, 2024 from $1.18Â billion for the three months ended September 30, 2023, coupled with a 46 basis points increase in the average 46 Table of Contentsyield on loans to 6.16% for the three months ended September 30, 2024 from 5.70% for the three months ended September 30, 2023. The increase in the average balance of loans was principally due to purchases of residential mortgage loans. The increase in average yield on loans was primarily due to loans tied to variable short-term rates and market related increases in interest rates on new loans as compared to the same period in the prior year. Interest income on securities decreased $403,000, or 15.7%, to $2.2 million for the three months ended September 30, 2024 from $2.6 million for the three months ended September 30, 2023. Interest income on securities decreased due to a $165.4Â million decrease in the average balance of securities to $280.8 million for the three months ended September 30, 2024 from $446.2 million for the three months ended September 30, 2023, offset in part by a 79 basis points increase in the average yield on securities to 3.09% for the three months ended September 30, 2024 from 2.30% for the three months ended September 30, 2023. The decrease in the average balance of securities was primarily due to the sales of U.S. government and agency securities during the three months ended December 31, 2023 as part of a balance sheet repositioning in which the Company sold $74.5 million of lower-yielding available for sale securities with an average book yield of approximately 0.83%, and maturities of U.S. government and agency and municipal obligation securities, in conjunction with an asset allocation shift, using investment securitiesâ€™ cash flow to fund higher yielding assets. The increase in average yield on securities was due to higher market rates of interest for new securities that were purchased replacing lower yielding available for sale securities.Interest income on interest-earning deposits with banks and other increased $229,000 to $1.3 million for the three months ended September 30, 2024 from $1.1 million for the three months ended September 30, 2023. Interest income on interest-earning deposits with banks and other increased due to a $14.1 million increase in the average balances on interest-earning deposits with banks and other to $90.7 million for the three months ended September 30, 2024 from $76.6 million for the three months ended September 30, 2023 primarily due to a net increase in deposits, as well as a 16 basis points increase in the average yield on interest-earning deposits with banks and other to 5.74% for the three months ended September 30, 2024 from 5.58% for the three months ended September 30, 2023 primarily due to the purchase of Federal Reserve Bank of New York stock during the three months ended June 30, 2024. Â Interest Expense. Â Interest expense increased $2.2 million to $6.5 million for the three months ended September 30, 2024 from $4.3 million for the three months ended September 30, 2023 as a result of increases in interest expense on deposits. The increase was primarily due to a 69 basis points increase in the average cost of interest-bearing liabilities to 2.35% for the three months ended September 30, 2024 from 1.66% for the three months ended September 30, 2023, as well as a shift in the mix of interest-bearing liabilities to higher interest rate liability accounts. Interest expense on interest-bearing deposits increased $2.3 million to $6.3 million for the three months ended September 30, 2024 from $4.0 million for the three months ended September 30, 2023. Interest expense on interest-bearing deposits increased primarily due to a 74 basis points increase in the average cost of interest-bearing deposits to 2.32% for the three months ended September 30, 2024 from 1.58% for the three months ended September 30, 2023, as well as a shift in the mix of interest-bearing deposits to higher interest rate deposit accounts and an increase in average interest-bearing deposits of $83.2 million to $1.08 billion for the three months ended September 30, 2024 from $1.00 billion for the three months ended September 30, 2023. The increase in the average cost of interest-bearing deposits was primarily due to the repricing of certain interest-bearing deposit accounts in response to changes in market interest rates and the higher interest rate environment, as well as a shift in the mix of deposits towards higher cost interest-bearing accounts. The increase in the average balance of interest-bearing deposits was due to higher average money market and certificates of deposit balances.Interest expense on borrowings and other liabilities decreased $100,000 to $212,000 for the three months ended September 30, 2024 from $312,000 for the three months ended September 30, 2023 due primarily to the decrease in the average borrowings and other liabilities of $4.5 million to $23.4 million for the three months ended September 30, 2024 from $27.9 million for the three months ended September 30, 2023, and by a decrease in the average cost of borrowings and other liabilities of 87 basis points to 3.64% for the three months ended September 30, 2024 from 4.51% for the three months ended September 30, 2023.Net Interest Income. Â Net interest income of Â $17.9 million for the three months ended September 30, 2024 increased $2.0 million, or 12.6%, compared to $15.9 million for the three months ended September 30, 2023 as net interest margin increased 36 basis points to 4.12% for the three months ended September 30, 2024 from 3.76% for the three months 47 Table of Contentsended September 30, 2023. The increase in the net interest margin was partially offset by a decrease in net interest-earning assets by $26.1 million to $645.3 million for the three months ended September 30, 2024 from $671.4 million for the three months ended September 30, 2023 as a result of a shift in deposit mix which increased interest-bearing deposits. The effect on net interest income of the decrease in the average balance of net interest-earning assets for the three months ended September 30, 2024 was offset by the asset allocation shift to higher yielding assets. Net interest rate spread increased 16 basis points to 3.29% for the three months ended September 30, 2024 from 3.13% for the three months ended September 30, 2023.Provision for Credit Losses. Â A credit to the provision for credit losses of $870,000 was recorded for the three months ended September 30, 2024, as compared to a provision for credit losses of $750,000 for the three months ended September 30, 2023. The credit to the provision for credit losses for the three months ended September 30, 2024 was primarily due to improvements in asset quality, economic conditions, and net recoveries, offset in part by growth in the loan portfolio. Non-performing assets were $5.4 million, or 0.27% of total assets, at September 30, 2024, compared to $9.2 million, or 0.49% of total assets, at June 30, 2024 and $14.4 million, or 0.73% of total assets, at September 30, 2023. The allowance for credit losses on loans was $21.2 million at September 30, 2024 and $21.1 million at September 30, 2023, representing 1.49% and 1.72% of total loans outstanding, respectively. Net recoveries were $134,000 or an annualized (0.04)% of average loans, for the three months ended September 30, 2024 compared to net charge-offs of $5,000, or an annualized 0.00% of average loans, for the three months ended September 30, 2023.Non-Interest Income. Â Non-interest income increased $544,000, or 15.2%, to $4.1 million for the three months ended September 30, 2024 as compared to $3.6 million for the three months ended September 30, 2023. Noninterest income increased primarily due to a $190,000 increase in insurance and wealth management services income, and a $165,000 net gain on the sale of securities available for sale. The increase in insurance and wealth management services income was primarily as a result of organic growth and positive market performance related to our wealth management services. Â Non-Interest Expense. Â Non-interest expense increased $284,000, or 2.0%, to $14.7 million for the three months ended September 30, 2024 as compared to $14.4 million for the three months ended September 30, 2023. The increase was primarily due to an increase in salaries and employee benefits of $743,000, offset in part by a decrease in professional fees of $634,000. Salaries and employee benefits increased due to compensation expense from annual merit increases, hiring talent to fill open positions, as well as due to share-based compensation costs recognized during the three months ended September 30, 2024 for the stock awards granted during the three months ended June 30, 2024. Professional fees decreased due to lower legal fees and expenses as compared to the prior-year period. Income Tax Expense. Income tax expense increased $998,000 to $1.9 million for the three months ended September 30, 2024 as compared to $890,000 for the three months ended September 30, 2023 primarily due to an increase in income before income taxes. Our effective tax rate was 23.0% for the three months ended September 30, 2024 compared to 20.7% for the three months ended September 30, 2023. The increase in our effective tax rate was primarily due to the decrease in tax-exempt income for the three months ended September 30, 2024 as compared to the prior-year period. Asset Quality and Allowance for Credit LossesAsset Quality. Non-accrual loans are loans for which collectability is questionable and, therefore, interest on such loans will no longer be recognized on an accrual basis.Â All loans that become 90Â days or more delinquent are placed on non-accrual status unless the loan is well secured and in the process of collection. When loans are placed on non-accrual status, unpaid accrued interest is fully reversed, and further income is recognized only to the extent received on a cash basis or cost recovery method. When we acquire real estate as a result of foreclosure, the real estate is classified as real estate owned. The real estate owned is recorded at the lower of carrying amount or fair market value, less estimated costs to sell. Any excess of the recorded value of the loan over the fair market value of the property is charged against the allowance for credit losses, or, if the existing allowance is inadequate, charged to expense in the current period. After acquisition, all costs incurred in maintaining the property are expensed. Costs relating to the development and improvement of the property, however, are capitalized to the extent of estimated fair value less estimated costs to sell.48 Table of ContentsThe table below sets forth the amounts and categories of our non-performing assets at the dates indicated.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Atâ€‹AtÂ Â â€‹â€‹SeptemberÂ 30,Â â€‹JuneÂ 30,Â Â â€‹Â Â Â Â 2024Â Â Â Â 2024Â â€‹â€‹(DollarsÂ inÂ thousands)Â Non-accrual loans:Â â€‹Â Â Â â€‹Â Â â€‹Commercial real estateâ€‹$ â€”â€‹$ 3,180â€‹Commercial and industrialâ€‹Â 23â€‹Â 9â€‹Commercial constructionâ€‹Â â€”â€‹Â â€”â€‹Residential mortgagesâ€‹Â 4,085â€‹Â 4,208â€‹Home equity loans and lines of creditâ€‹Â 1,257â€‹Â 1,648â€‹Consumerâ€‹Â â€”â€‹Â â€”â€‹Total non-accrual loansâ€‹Â 5,365â€‹Â 9,045â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Accruing loans past due 90 days or more:â€‹Â Â Â â€‹Â Â Â â€‹Commercial real estateâ€‹Â 1â€‹Â 4â€‹Commercial and industrialâ€‹Â â€”â€‹Â â€”â€‹Commercial constructionâ€‹Â â€”â€‹Â â€”â€‹Residential mortgagesâ€‹Â â€”â€‹Â â€”â€‹Home equity loans and lines of creditâ€‹Â â€”â€‹Â â€”â€‹Consumerâ€‹Â â€”â€‹Â â€”â€‹Total accruing loans past due 90 days or moreâ€‹Â 1â€‹Â 4â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Real estate owned:â€‹Â Â Â â€‹Â Â Â â€‹Commercial real estateâ€‹Â â€”â€‹Â â€”â€‹Commercial and industrialâ€‹Â â€”â€‹Â â€”â€‹Commercial constructionâ€‹Â â€”â€‹Â â€”â€‹Residential mortgagesâ€‹Â â€”â€‹Â 153â€‹Home equity loans and lines of creditâ€‹Â â€”â€‹Â â€”â€‹Consumerâ€‹Â â€”â€‹Â â€”â€‹Total real estate ownedâ€‹Â â€”â€‹Â 153â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total non-performing assetsâ€‹$ 5,366â€‹$ 9,202â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total non-performing loans to total loansâ€‹Â 0.38%Â Â Â 0.66%Total non-performing assets to total assetsâ€‹Â 0.27%Â Â Â 0.49%â€‹Non-accrual loans decreased $3.6 million to $5.4 million at September 30, 2024 from $9.0 million at June 30, 2024 primarily due to one commercial real estate loan relationship secured by various multi-family properties totaling $3.2 million at June 30, 2024, that as a result of various payments received from the borrower returned to accrual status during the three months ended September 30, 2024.Classified Assets. Federal regulations provide for the classification of loans and other assets, such as debt and equity securities considered to be of lesser quality, as â€œsubstandard,â€ â€œdoubtfulâ€ or â€œloss.â€ Â An asset is considered â€œsubstandardâ€ if it is inadequately protected by the current net worth and paying capacity of the obligor or of the collateral pledged, if any. â€œSubstandardâ€ assets include those characterized by the â€œdistinct possibilityâ€ that the insured institution will sustain â€œsome lossâ€ if the deficiencies are not corrected. Assets classified as â€œdoubtfulâ€ have all of the weaknesses inherent in those classified â€œsubstandard,â€ with the added characteristic that the weaknesses present make â€œcollection or liquidation in full,â€ on the basis of currently existing facts, conditions, and values, â€œhighly questionable and improbable.â€ Â Assets classified as â€œlossâ€ are those considered â€œuncollectibleâ€ and of such little value that their continuance as assets without the establishment of a specific loss allowance is not warranted. Assets which do not currently expose the insured institution to sufficient risk to warrant classification in one of the aforementioned categories but possess weaknesses are designated as â€œspecial mention.â€â€‹49 Table of ContentsThe following table sets forth our amounts of all classified loans and loans designated as special mention as of September 30, 2024 and June 30, 2024.
â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹JuneÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2024â€‹â€‹(InÂ thousands)Classification of Loans:â€‹â€‹â€‹â€‹â€‹â€‹Substandardâ€‹$ 26,468â€‹$ 22,597Doubtfulâ€‹Â 20â€‹Â 33Lossâ€‹Â â€”â€‹Â â€”Total Classified Loansâ€‹$ 26,488â€‹$ 22,630â€‹â€‹â€‹â€‹â€‹â€‹â€‹Special Mentionâ€‹$ 8,489â€‹$ 14,666â€‹Total substandard loans increased $3.9 million to $26.5 million at September 30, 2024 from $22.6 million at June 30, 2024 primarily due to the migration from the special mention category to the substandard category of a $4.7 million commercial real estate loan relationship consisting of four loans secured by multiple office, warehouse and industrial properties. The increase was partially offset by the upgrade to the pass category of a commercial real estate relationship and paydowns on a commercial real estate loan relationship secured by various multi-family properties.Total special mention loans decreased by $6.2 million to $8.5 million at September 30, 2024 from $14.7 million at June 30, 2024 primarily due to the migration to the substandard category from the special mention category of a $4.7 million commercial real estate loan relationship consisting of four loans secured by multiple office, warehouse and industrial properties, and the payoff of a $1.3 million loan relationship.Allowance for Credit Losses on Loans. The measurement of Current Expected Credit Losses (â€œCECLâ€) on loans requires an estimate of the credit losses expected over the life of an exposure (or pool of exposures). The estimate of expected credit losses under the CECL approach is based on relevant information about past events, current conditions, and reasonable and supportable forecasts that affect the collectability of the reported amounts. Historical loss experience is generally the starting point for estimating expected credit losses. The Company then considers whether the historical loss experience should be adjusted for asset-specific risk characteristics or current conditions at the reporting date that did not exist over the period from which historical experience was used. Finally, the Company considers forecasts about future economic conditions that are reasonable and supportable. On a case-by-case basis, the Company may conclude that a loan should be evaluated on an individual basis based on its disparate risk characteristics. When the Company determines that a loan no longer shares similar risk characteristics with other loans in the portfolio, the allowance will be determined on an individual basis using the present value of expected cash flows or, for collateral-dependent loans, the estimated fair value of the collateral, as applicable. The allowance for credit losses on loans, as reported in our consolidated statements of condition, is adjusted by a provision for credit losses, which is recognized in earnings, and reduced by the charge-off of loans, net of recoveries. Determining the appropriateness of the allowance is complex and requires judgments by our management about the effect of matters that are inherently uncertain. Subsequent evaluations of the then-existing loan portfolios, in light of the factors then prevailing, may result in significant changes in the allowance for credit losses in those future periods. While managementâ€™s current evaluation of the allowance for credit losses indicates that the allowance is appropriate, the allowance may need to be increased under adversely different conditions or assumptions. The impact of utilizing the CECL approach to calculate the allowance for credit losses is significantly influenced by the composition, characteristics and quality of our loan portfolios, as well as the prevailing economic conditions and forecasts utilized. Material changes to these and other relevant factors may result in greater volatility to the allowance for credit losses, and therefore, greater volatility to our reported earnings.In addition, bank regulators periodically review our allowance for credit losses on loans and as a result of such reviews, we may have to materially adjust our allowance for credit losses on loans or recognize further loan charge-offs.50 Table of ContentsThe following table sets forth activity in our allowance for credit losses on loans for the periods indicated.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹AtÂ orÂ forÂ theÂ Â â€‹â€‹Three Months Ended SeptemberÂ 30,Â Â â€‹Â Â Â Â 2024Â Â Â Â 2023Â â€‹â€‹(DollarsÂ inÂ thousands)Â Allowance at beginning of periodâ€‹$ 21,801â€‹$ 22,469â€‹Cumulative effect adjustment for the adoption of ASU 2016-13â€‹â€‹ â€”â€‹â€‹ (2,311)â€‹Provision for credit lossesâ€‹Â (697)â€‹Â 916â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Charge offs:â€‹Â Â Â â€‹Â Â Â â€‹Commercial real estateâ€‹Â â€”â€‹Â â€”â€‹Commercial and industrialâ€‹Â 24â€‹Â â€”â€‹Commercial constructionâ€‹Â â€”â€‹Â â€”â€‹Residential mortgagesâ€‹Â 14â€‹Â â€”â€‹Home equity loans and lines of creditâ€‹Â â€”â€‹Â 12â€‹Consumerâ€‹Â 36â€‹Â 23â€‹Total charge-offsâ€‹Â 74â€‹Â 35â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Recoveries:â€‹Â Â Â â€‹Â Â Â â€‹Commercial real estateâ€‹Â â€”â€‹Â â€”â€‹Commercial and industrialâ€‹Â 207â€‹Â 27â€‹Commercial constructionâ€‹Â â€”â€‹Â â€”â€‹Residential mortgagesâ€‹Â â€”â€‹Â â€”â€‹Home equity loans and lines of creditâ€‹Â â€”â€‹Â â€”â€‹Consumerâ€‹Â 1â€‹Â 3â€‹Total recoveriesâ€‹Â 208â€‹Â 30â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Net (recoveries) charge-offsâ€‹Â (134)â€‹Â 5â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Allowance at end of periodâ€‹$ 21,238â€‹$ 21,069â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Allowance to non-performing loansâ€‹Â 395.79%Â Â Â 146.10%Allowance to total loans outstanding at the end of the periodâ€‹Â 1.49%Â Â Â 1.72%Net (recoveries) charge-offs to average loans outstanding during the period (1)â€‹â€‹â€‹â€‹â€‹â€‹â€‹ Commercial real estateâ€‹â€‹ â€”%â€‹ â€”% Commercial and industrialâ€‹â€‹ (0.75)%â€‹ (0.12)% Commercial constructionâ€‹â€‹ â€”%â€‹ â€”%Residential mortgagesâ€‹â€‹ 0.01%â€‹ â€”% Home equity loans and lines of creditâ€‹â€‹ â€”%â€‹ 0.05%

Consumerâ€‹â€‹ 0.59%â€‹ 0.32% Totalâ€‹Â (0.04)%Â 0.00 %(1)Annualized.Liquidity and Capital Resources Liquidity. Liquidity describes our ability to meet the financial obligations that arise in the ordinary course of business. Liquidity is primarily needed to meet the borrowing and deposit withdrawal requirements of our customers and to fund current and planned expenditures. Our primary sources of funds are deposits, principal and interest payments on loans and securities, and proceeds from calls, maturities and sales of securities. We also have the ability to borrow from the Federal Home Loan Bank of New York. At September 30, 2024, we had the ability to borrow up to $514.5 million from the Federal Home Loan Bank of New York, of which none was utilized for borrowings and $280.0 million was utilized as collateral for letters of credit issued to secure municipal deposits. At September 30, 2024, we also had a $20.0 51 Table of Contentsmillion unsecured line of credit with a correspondent bank with no outstanding balance, as well as the ability to borrow from the Federal Reserve Bank of New York through the discount window lending program, and access to the reciprocal and brokered deposit markets. We cannot predict what the impact of the events described in â€œRecent DevelopmentsÂ â€“ Mann Entities Related Fraudulent Activityâ€ above may have on our Liquidity and Capital Resources beyond the quarter ended September 30, 2024.The board of directors is responsible for establishing and monitoring our liquidity targets and strategies in order to ensure that sufficient liquidity exists for meeting the borrowing needs and deposit withdrawals of our customers as well as unanticipated contingencies. We believe that we had enough sources of liquidity to satisfy our short and long-term liquidity needs as of September 30, 2024.While maturities and scheduled amortization of loans and securities are predictable sources of funds, deposit flows and loan prepayments are greatly influenced by general interest rates, economic conditions, and competition. Our most liquid assets are cash and cash equivalents. The levels of these assets are dependent on our operating, financing, lending and investing activities during any period. At September 30, 2024, cash and cash equivalents totaled $225.0 million. Securities classified as available-for-sale, which provide additional sources of liquidity, totaled $262.5 million at September 30, 2024.We are committed to maintaining a strong liquidity position. We monitor our liquidity position on a daily basis. We anticipate that we will have sufficient funds to meet our current funding commitments. Certificates of deposit due within oneÂ year of September 30, 2024 totaled $146.1 million, or 8.72%, of total deposits. If these deposits do not remain with us, we will be required to seek other sources of funds, including other deposits and Federal Home Loan Bank of New York advances. Depending on market conditions, we may be required to pay higher rates on such deposits or borrowings than we currently pay. We believe, however, based on past experience that a significant portion of such deposits will remain with us. We have the ability to attract and retain deposits by adjusting the interest rates offered.Capital Resources. We are subject to various regulatory capital requirements administered by the OCC. At September 30, 2024, we exceeded all applicable regulatory capital requirements, and were considered â€œwell capitalizedâ€ under regulatory guidelines.The Bank is and Pioneer Commercial Bank was subject to various regulatory capital requirements administered by federal banking agencies. Failure to meet minimum capital requirements can initiate certain mandatory and possibly additional discretionary actions by regulators that, if undertaken, could have a direct material effect on the Companyâ€™s consolidated financial statements. Under capital adequacy guidelines and the regulatory framework for prompt corrective action, banks must meet specific capital guidelines that involve quantitative measures of the bankâ€™s assets, liabilities, and certain off-balance sheet items as calculated under regulatory accounting practices. Capital amounts and classifications are also subject to qualitative judgements by the regulators about components, risk weightings, and other factors.Quantitative measures established by regulation to ensure capital adequacy require the Bank and Pioneer Commercial Bank to maintain minimum capital amounts and ratios (set forth in the table below) of Tier 1 capital (as defined in the regulations) to average assets (as defined), and common equity Tier 1, Tier 1 and total capital (as defined) to risk-weighted assets (as defined). Under Basel III rules, banks must hold a capital conservation buffer above the adequately capitalized risk-based capital ratios in order to avoid limitations on distributions and certain discretionary bonus payments to executive officers. The required capital conservation buffer is 2.50%.The federal banking agencies, including the OCC, issued a ruleÂ pursuant to The Economic Growth Regulatory Relief and Consumer Protection Act of 2018 (the â€œRegulatory Relief Actâ€) to establish for institutions with assets of less than $10 billion a â€œcommunity bank leverage ratioâ€ (the ratio of a bankâ€™s tier 1 capital to average total consolidated assets) of 9% that qualifying institutions may elect to use in lieu of the generally applicable leverage and risk-based capital requirements under Basel III. If an election to use the community bank leverage ratio capital framework is made, a qualifying bank with less than $10 billion in assets with capital exceeding the specified community bank leverage ratio is considered compliant with all applicable regulatory capital and leverage requirements, including the requirement to be â€œwell capitalized.â€ As of September 30, 2024 the Bank had not elected to be subject to the alternative community bank leverage ratio framework.52 Table of ContentsAs of SeptemberÂ 30, 2024, the Bank and Pioneer Commercial Bank met all capital adequacy requirements to which they were subject. Further, the most recent OCC and FDIC notifications categorized the Bank and Pioneer Commercial Bank as well capitalized institutions under the prompt corrective action regulations. There have been no conditions or events since the notification that management believes have changed the Bankâ€™s capital classification including the completion of the Commerical Bank Merger. The actual capital amounts and ratios for the Bank and Pioneer Commercial Bank are presented in the following tables (dollars in
thousands):â€‹ToÂ beÂ WellÂ Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Fo
Bank, National Association:â€‹As of
SeptemberÂ 30,Â 2024â€‹Tier 1 (leverage) capitalâ€‹$ 227,910Â 12.13%Â Â $ 75,153Â 4.00%Â Â â€‹N/AÂ N/Aâ€‹$ 93,942â€‹ 5.00%Risk-based capitalâ€‹Â â€‹Â â€‹â€‹Â â€‹Â â€‹Â â€‹Â Â Â Â â€‹Â â€‹â€‹â€‹â€‹Common Tier 1â€‹$ 227,910Â 18.19%Â Â $ 56,384Â 4.50%Â Â $ 87,708â€‹ 7.00%Â Â $ 81,443â€‹ 6.50%Tier 1â€‹$ 227,910Â 18.19%Â Â $ 75,178Â 6.00%Â Â $ 106,502â€‹ 8.50%Â Â $ 100,238â€‹ 8.00%Total â€‹$ 243,665Â 19.45%Â Â $ 100,238Â 8.00%Â Â $ 131,562â€‹ 10.50%Â Â $ 125,297â€‹ 10.00%â€‹As of
JuneÂ 30,Â 2024â€‹Tier 1 (leverage) capitalâ€‹$ 221,549Â 11.65%Â Â $ 76,051Â 4.00%Â Â â€‹N/AÂ N/Aâ€‹$ 95,064Â 5.00%Risk-based capitalâ€‹Â Â Â Â â€‹â€‹Â â€‹Â Â Â Â â€‹Â Â Â Â Â â€‹Â Â Â Â Â â€‹Common Tier 1â€‹$ 221,549Â 18.40%Â Â $ 54,171Â 4.50%Â Â $ 84,265Â 7.00%Â Â $ 78,246Â 6.50%Tier 1â€‹$ 221,549Â 18.40%Â Â $ 72,227Â 6.00%Â Â $ 102,322Â 8.50%Â Â $ 96,303Â 8.00%Total â€‹$ 236,706Â 19.66%Â Â $ 96,303Â 8.00%Â Â $ 126,398Â 10.50%Â Â $ 120,379Â
10.00%â€‹ToÂ beÂ WellÂ Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹For
Commercial Bank:â€‹As of
SeptemberÂ 30,Â 2024â€‹Tier 1 (leverage) capitalâ€‹$ 53,854â€‹ 10.64%Â Â $ 20,251â€‹ 4.00%Â Â â€‹N/AÂ N/Aâ€‹$ 25,314â€‹ 5.00%Risk-based capitalâ€‹Â â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹Â â€‹â€‹Â Â Â â€‹Â â€‹â€‹â€‹â€‹Common Tier 1â€‹$ 53,854â€‹ 48.05%Â Â $ 5,043â€‹ 4.50%Â Â $ 7,845â€‹ 7.00%Â Â $ 7,284â€‹ 6.50%Tier 1â€‹$ 53,854â€‹ 48.05%Â Â $ 6,724â€‹ 6.00%Â Â $ 9,526â€‹ 8.50%Â Â $ 8,965â€‹ 8.00%Total â€‹$ 53,854â€‹ 48.05%Â Â $ 8,965â€‹ 8.00%Â Â $ 11,767â€‹ 10.50%Â Â $ 11,207â€‹ 10.00%â€‹As of
JuneÂ 30,Â 2024â€‹Tier 1 (leverage) capitalâ€‹$ 52,658Â 9.56%Â Â $ 22,039Â 4.00%Â Â â€‹N/AÂ N/Aâ€‹$ 27,549Â 5.00%Risk-based capitalâ€‹Â â€‹Â Â Â â€‹Â â€‹Â Â Â Â â€‹â€‹Â Â Â â€‹Â â€‹Â Â Â â€‹Common Tier 1â€‹$ 52,658Â 56.09%Â Â $ 4,224Â 4.50%Â Â $ 6,571Â 7.00%Â Â $ 6,102Â 6.50%Tier 1â€‹$ 52,658Â 56.09%Â Â $ 5,633Â 6.00%Â Â $ 7,979Â 8.50%Â Â $ 7,510Â 8.00%Total â€‹$ 52,658Â 56.09%Â Â $ 7,510Â 8.00%Â Â $ 9,857Â 10.50%Â Â $ 9,388Â 10.00%â€‹Off-Balance Sheet Arrangements and Aggregate Contractual Obligations Off-Balance Sheet Arrangements. We are a party to financial instruments with off-balance sheet risk in the normal course of business to meet the financing needs of our customers. The financial instruments include commitments to originate loans, unused lines of credit and standby letters of credit, which involve elements of credit and interest rate risk in excess of the amount recognized in the consolidated statements of condition. Our exposure to credit loss is represented by the contractual amount of the instruments. We use the same credit policies in making commitments as we do for on-balance sheet instruments.53 Table of ContentsAt September 30, 2024, we had $285.8 million of commitments to originate or purchase loans, comprised of $177.2Â million of commitments under commercial loans and lines of credit (including $59.4 million of unadvanced portions of commercial construction loans), $70.3 million of commitments under home equity loans and lines of credit, $31.2 million of commitments to purchase residential mortgage loans and $7.1 million of unfunded commitments under consumer lines of credit. In addition, at September 30, 2024, we had $21.4 million in standby letters of credit outstanding.Contractual Obligations. In the ordinary course of our operations, we enter into certain contractual obligations. Such obligations include data processing services, operating leases for premises and equipment, agreements with respect to borrowed funds and deposit liabilities.Impact of Inflation and Changing PricesOur consolidated financial statements and related notes have been prepared in accordance with GAAP. GAAP generally requires the measurement of financial position and operating results in terms of historical dollars without consideration for changes in the relative purchasing power of money over time due to inflation. The impact of inflation is reflected in the increased cost of our operations. Unlike industrial companies, our assets and liabilities are primarily monetary in nature. As a result, changes in market interest rates have a greater impact on performance than the effects of inflation.ItemÂ 3Â â€“ Quantitative and Qualitative Disclosures About Market RiskA smaller reporting company is not required to provide the information relating to this item.ItemÂ 4Â â€“ Controls and Procedures Disclosure controls and procedures are the controls and other procedures that are designed to ensure that information required to be disclosed in the reports that the Company files or submits under the Securities and Exchange Act of 1934, as amended (the â€œExchange Actâ€) is recorded, processed, summarized, and reported within the time periods specified in the SECâ€™s rulesÂ and forms. Disclosure controls and procedures include, without limitation, controls and procedures designed to ensure that information required to be disclosed in the reports that the Company files or submits under the Exchange Act is accumulated and communicated to management, including the Chief Executive Officer and Chief Financial Officer, as appropriate, to allow timely decisions regarding required disclosure.The Company maintains controls and procedures designed to ensure that information required to be disclosed in the reports that the Company files or submits under the Exchange Act is recorded, processed, summarized, and reported within the time periods specified in the rulesÂ and forms of the SEC. As of September 30, 2024, the Companyâ€™s management, including the Companyâ€™s Chief Executive Officer (Principal Executive Officer) and Chief Financial Officer (Principal Financial Officer), has evaluated the effectiveness of the Companyâ€™s disclosure controls and procedures as defined in RulesÂ 13a-15 and 15d-15(e)Â under the Exchange Act. Based upon that evaluation, the Chief Executive Officer and ChiefÂ Financial Officer concluded that, as of the end of the period covered by this report, the Companyâ€™s disclosure controls and procedures are effective to ensure that information required to be disclosed in the reports that the Company files or submits under the Securities Exchange Act of 1934 is recorded, processed, summarized and reported, within the time periods specified in the SECâ€™s rulesÂ and forms. In designing and evaluating the disclosure controls and procedures, management recognizes that any controls and procedures, no matter how well designed and operated, can provide only reasonable assurance of achieving the desired control objectives. In addition, the design of disclosure controls and procedures must necessarily reflect the fact that there are resource constraints and that management is required to apply its judgment in evaluating the benefits of possible controls and procedures relative to their costs.There were no changes in the Companyâ€™s internal control over financial reporting that occurred during the quarter ended September 30, 2024 that have materially affected, or are reasonably likely to materially affect, the Companyâ€™s internal control over financial reporting.54 Table of ContentsPARTÂ IIÂ â€“ OTHER INFORMATIONItemÂ 1Â â€“ Legal ProceedingsCertain legal proceedings in which we are involved are discussed in â€œPartÂ I, ItemÂ 1Â â€“ Consolidated Financial StatementsÂ â€“ NoteÂ 9Â â€“ Commitments and Contingent LiabilitiesÂ â€“ Legal Proceedings and Other Contingent Liabilities.â€ItemÂ 1AÂ â€“ Risk FactorsThere have been no material changes to the risk factors set forth under Item 1.A. Risk Factors as set forth in the Companyâ€™s Annual Report on Form 10-K for the year ended June 30, 2024 (â€œForm 10-Kâ€). Further, to the extent that any of the information contained in this Quarterly Report on Form 10-Q constitutes forward-looking statements, the risk factors set forth in the Form 10-K also are a cautionary statement identifying important factors that could cause our actual results to differ materially from those expressed in any forward-looking statements made by or on behalf of us. ItemÂ 2Â â€“ Unregistered Sales of Equity Securities, Use of Proceeds and Issuer Purchases of Equity SecuritiesThere were no sales of unregistered securities during the three months ended SeptemberÂ 30, 2024.The following table reports information regarding repurchases by the Company of its common stock in each month of the quarter ended September 30, 2024:â€‹Total Number
â€‹â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â of SharesÂ Â Â Â Maximumâ€‹â€‹â€‹â€‹â€‹â€‹â€‹Purchased asâ€‹Number ofâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Part of â€‹Shares
thatâ€‹â€‹â€‹â€‹â€‹â€‹â€‹Publicly â€‹May Yet Beâ€‹â€‹Total Number â€‹Average Priceâ€‹ Announcedâ€‹Purchasedâ€‹â€‹of Shares â€‹Paid Per â€‹Plans or â€‹Under Plans
orPeriodâ€‹Purchasedâ€‹Shareâ€‹Programsâ€‹Programs (1)July 1 through July 31, 2024â€‹â€‹ 66,800â€‹$10.23â€‹â€‹ 66,800â€‹â€‹ 1,125,697August 1 through August 31, 2024â€‹â€‹ 20,589â€‹â€‹10.42â€‹â€‹ 20,589â€‹â€‹ 1,105,108September 1 through September 30, 2024â€‹â€‹ 27,000â€‹â€‹11.05â€‹â€‹ 27,000â€‹â€‹ 1,078,108 Totalâ€‹â€‹ 114,389â€‹$ 10.46â€‹â€‹ 114,389â€‹â€‹ 1,078,108â€‹(1)On May 21, 2024, the Company announced it adopted a stock repurchase program. The stock repurchase program authorizes the Company to repurchase up to an aggregate of 1,298,883 shares, or approximately 5% of its then outstanding shares. The repurchase program permits shares to be repurchased in open market or private transactions, through block trades, and pursuant to any trading plan that may be adopted in accordance with Rule 10b5-1 of the Securities and Exchange Commission. The repurchase program has no expiration date.â€‹ItemÂ 3Â â€“ Defaults Upon Senior SecuritiesNoneItemÂ 4Â â€“ Mine Safety DisclosuresNot applicableItemÂ 5Â â€“ Other InformationDuring the three months ended September 30, 2024, none of our directors or officers adopted or terminated any contract, instruction or written plan for the purchase or sale of Company securities that was intended to satisfy the affirmative defense conditions of Rule 10b5-1(c) or any â€œnon-Rule 10b5-1 trading arrangement,â€ as that term is used in SEC regulations.55 Table of Contentsâ€‹ItemÂ 6Â â€“ Exhibitsâ€‹â€‹â€‹â€‹Exhibit No.â€‹Descriptionâ€‹â€‹â€‹31.1â€‹Rule 13a-14(a) / 15d-14(a) Certification of the Chief Executive Officer31.2â€‹Rule 13a-14(a) / 15d-14(a) Certification of the Chief Financial Officer32â€‹Section 1350 Certification of the Chief Executive Officer and Chief Financial Officer101â€‹The following materials from Pioneer Bancorp, Inc. Form 10-Q for the three months ended September 30, 2024, formatted in Extensible Business Reporting Language (Inline XBRL): (i) the Consolidated Statements of Condition, (ii) the Consolidated Statements of Operations, (iii) the Consolidated Statements of Comprehensive Income, (iv) the Consolidated Statements of Changes in Shareholdersâ€™ Equity, (v) the Consolidated Statements of Cash Flows, and (vi) related notes.104â€‹Cover Page Interactive Data File (embedded in the cover page formatted in Inline XBRL)â€‹â€‹56 Table of Contentsâ€‹SIGNATURESPursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.PIONEER BANCORP,Â INC.(registrant)â€‹â€‹â€‹November 12, 2024â€‹/s/ Thomas L. Amellâ€‹â€‹Thomas L. Amellâ€‹â€‹President and Chief Executive Officerâ€‹â€‹â€‹November 12, 2024â€‹/s/ Patrick J. Hughesâ€‹â€‹Patrick J. Hughesâ€‹â€‹Executive Vice President and Chief Financial Officerâ€‹â€‹â€‹57 EX-31.1 2 pbfs-20240930xex31d1.htm EX-31.1 EXHIBIT 31.1: Rule 13a-14(a) / 15d-14(a) Certification of the Chief Executive Officerâ€‹Certification of Chief Executive Officerâ€‹Pursuant to Section 302 of the Sarbanes-Oxley Act of 2002â€‹I, Thomas L. Amell, certify that:â€‹1.Â Â Â Â I have reviewed this Quarterly Report on Form 10-Q of Pioneer Bancorp, Inc.;â€‹2.Â Â Â Â Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;â€‹3.Â Â Â Â Based on my knowledge, the consolidated financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;â€‹4.Â Â Â Â The registrantâ€™s other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13-a-15(f) and 15d-15(f)) for the registrant have:â€‹(a)Â Â Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;(b)Â Â Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;(c)Â Â Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and(d)Â Â Disclosed in this report any

change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; andâ€‹5.Â Â Â Â The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors:â€‹(a)Â Â All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and(b)Â Â Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.â€‹â€‹â€‹November 12, 2024/s/ Thomas L. Amellâ€‹Thomas L. Amellâ€‹President and Chief Executive Officerâ€‹ EX-31.2 3 pbfs-20240930xex31d2.htm EX-31.2 EXHIBIT 31.2: Rule 13a-14(a) / 15d-14(a) Certification of the Chief Financial Officerâ€‹Certification of Chief Financial Officerâ€‹Pursuant to Section 302 of the Sarbanes-Oxley Act of 2002â€‹I, Patrick J. Hughes, certify that:â€‹1.Â Â Â Â I have reviewed this Quarterly Report on Form 10-Q of Pioneer Bancorp, Inc.;â€‹2.Â Â Â Â Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;â€‹3.Â Â Â Â Based on my knowledge, the consolidated financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;â€‹4.Â Â Â Â The registrantâ€™s other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13-a-15(f) and 15d-15(f)) for the registrant have:â€‹(a)Â Â Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;(b)Â Â Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;(c)Â Â Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and(d)Â Â Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; andâ€‹5.Â Â Â Â The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors: â€‹(a)Â Â All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and(b)Â Â Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.â€‹â€‹â€‹November 12, 2024/s/ Patrick J. Hughesâ€‹Patrick J. Hughesâ€‹Executive Vice President and Chief Financial Officerâ€‹ EX-32 4 pbfs-20240930xex32.htm EX-32 EXHIBIT 32: Â Section 1350 Certification of the Chief Executive Officer and Chief Financial Officerâ€‹Certification pursuant to 18 U.S.C. Â§1350, as adopted pursuant to Â§906 of the Sarbanes-Oxley Act of 2002â€‹In connection with the Quarterly Report of Pioneer Bancorp, Inc. (the â€œCompanyâ€) on Form 10-Q for the period ended September 30, 2024 as filed with the Securities and Exchange Commission (the â€œReportâ€), the undersigned hereby certify, pursuant to 18 U.S.C. Â§1350, as adopted pursuant to Â§906 of the Sarbanes-Oxley Act of 2002, that:â€‹1.Â Â Â Â Â Â Â Â Â Â The Report fully complies with the requirements of Sections 13(a) or 15(d) of the Securities Exchange Act of 1934; andâ€‹2.Â Â Â Â Â Â Â Â Â Â The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company as of and for the period covered by the Report.â€‹The purpose of this statement is solely to comply with Title 18, Chapter 63, Section 1350 of the United States Code, as amended by Section 906 of the Sarbanes-Oxley Act of 2002.â€‹â€‹â€‹November 12, 2024/s/ Thomas L. Amellâ€‹Thomas L. Amellâ€‹President and Chief Executive Officerâ€‹â€‹November 12, 2024/s/ Patrick J. Hughesâ€‹Patrick J. Hughesâ€‹Executive Vice President and Chief Financial Officerâ€‹ EX-101.SCH 5 pbfs-20240930.xsd EX-101.SCH 995200100 - Statement - CONSOLIDATED STATEMENTS OF CONDITION (unaudited) link:presentationLink link:calculationLink link:definitionLink 995200200 - Statement - CONSOLIDATED STATEMENTS OF OPERATIONS (unaudited) link:presentationLink link:calculationLink link:definitionLink 995200300 - Statement - CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (unaudited) link:presentationLink link:calculationLink link:definitionLink 995200500 - Statement - CONSOLIDATED STATEMENTS OF CASH FLOWS (unaudited) link:presentationLink link:calculationLink link:definitionLink 99940401 - Disclosure - INVESTMENT SECURITIES - Amortized Cost and Estimated Fair Value (Details) link:presentationLink link:calculationLink link:definitionLink 99940403 - Disclosure - INVESTMENT SECURITIES - Estimated Fair Value and Gross Unrealized Losses (Details) link:presentationLink link:calculationLink link:definitionLink 99940404 - Disclosure - INVESTMENT SECURITIES - Contractual Maturity (Details) link:presentationLink link:calculationLink link:definitionLink 99940503 - Disclosure - NET LOANS RECEIVABLE - Balance in Allowance for Loan Losses and recorded Investment (Details) link:presentationLink link:calculationLink link:definitionLink 99940507 - Disclosure - NET LOANS RECEIVABLE - Risk (Details) link:presentationLink link:calculationLink link:definitionLink 99940602 - Disclosure - DERIVATIVES - Hedging Instruments (Details) link:presentationLink link:calculationLink link:definitionLink 99940703 - Disclosure - OTHER COMPREHENSIVE INCOME (LOSS) - Allocated Component of OCI (Details) link:presentationLink link:calculationLink link:definitionLink 99940802 - Disclosure - EMPLOYEE BENEFIT PLANS - Net Periodic Pension Cost (Details) link:presentationLink link:calculationLink link:definitionLink 99940805 - Disclosure - EMPLOYEE BENEFIT PLANS - Employee Stock Ownership Plan (Details) link:presentationLink link:calculationLink link:definitionLink 99940901 - Disclosure - COMMITMENTS AND CONTINGENT LIABILITIES - Off-Balance Sheet Financing (Details) link:presentationLink link:calculationLink link:definitionLink 99941001 - Disclosure - FAIR VALUE - Recurring Basis (Details) link:presentationLink link:calculationLink link:definitionLink 99941101 - Disclosure - REVENUE RECOGNITION (Details) link:presentationLink link:calculationLink link:definitionLink 99941201 - Disclosure - EARNINGS PER SHARE (Details) link:presentationLink link:calculationLink link:definitionLink 995200400 - Statement - CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (unaudited) link:presentationLink link:calculationLink link:definitionLink 99930503 - Disclosure - NET LOANS RECEIVABLE (Tables) link:presentationLink link:calculationLink link:definitionLink 99930803 - Disclosure - EMPLOYEE BENEFIT PLANS (Tables) link:presentationLink link:calculationLink link:definitionLink 99940301 - Disclosure - ACQUISITIONS (Details) link:presentationLink link:calculationLink link:definitionLink 99940402 - Disclosure - INVESTMENT SECURITIES - Allowance for Credit Losses on Securities (Details) link:presentationLink link:calculationLink link:definitionLink 99940405 - Disclosure - INVESTMENT SECURITIES - Sales of Securities, Unrealized Gains (Losses) (Details) link:presentationLink link:calculationLink link:definitionLink 99940501 - Disclosure - NET LOANS RECEIVABLE - Summary of Net Loans Receivable (Details) link:presentationLink link:calculationLink link:definitionLink 99940502 - Disclosure - NET LOANS RECEIVABLE - Allowance for Loan Losses (Details) link:presentationLink link:calculationLink link:definitionLink 99940504 - Disclosure - NET LOANS RECEIVABLE - Nonaccrual and Loans Past Due Over 90 Days Still on Accrual (Details) link:presentationLink link:calculationLink link:definitionLink 99940505 - Disclosure - NET LOANS RECEIVABLE - Collateral dependent loans (Details) link:presentationLink link:calculationLink link:definitionLink 99940506 - Disclosure - NET LOANS RECEIVABLE - Aging of Recorded Investment (Details) link:presentationLink link:calculationLink link:definitionLink 99940508 - Disclosure - NET LOANS RECEIVABLE - Others (Details) link:presentationLink link:calculationLink link:definitionLink 99940601 - Disclosure - DERIVATIVES - Offsetting (Details) link:presentationLink link:calculationLink link:definitionLink 99940603 - Disclosure - DERIVATIVES - Collateral (Details) link:presentationLink link:calculationLink link:definitionLink 99940701 - Disclosure - OTHER COMPREHENSIVE INCOME (LOSS) - Reclassifications (Details) link:presentationLink link:calculationLink link:definitionLink 99940702 - Disclosure - OTHER COMPREHENSIVE INCOME (LOSS) - Balances and Changes in AOCI (Details) link:presentationLink link:calculationLink link:definitionLink 99940801 - Disclosure - EMPLOYEE BENEFIT PLANS - Pension Plan - Other (Details) link:presentationLink link:calculationLink link:definitionLink 99940803 - Disclosure - EMPLOYEE BENEFIT PLANS - Post-Retirement Healthcare Plan (Details) link:presentationLink link:calculationLink link:definitionLink 99940804 - Disclosure - EMPLOYEE BENEFIT PLANS - Net Periodic Post-retirement Benefit Cost (Details) link:presentationLink link:calculationLink link:definitionLink 99940902 - Disclosure - COMMITMENTS AND CONTINGENT LIABILITIES - Additional information (Details) link:presentationLink link:calculationLink link:definitionLink 99940903 - Disclosure - COMMITMENTS AND CONTINGENT LIABILITIES - Legal Proceeding and Other Contingent Liabilities (Details) link:presentationLink link:calculationLink link:definitionLink 99941002 - Disclosure - FAIR VALUE - Non-Recurring Basis (Details) link:presentationLink link:calculationLink link:definitionLink 99941003 - Disclosure - FAIR VALUE - Non-Recurring Basis - Other (Details) link:presentationLink link:calculationLink link:definitionLink 99941004 - Disclosure - FAIR VALUE - Carrying and Fair Values (Details) link:presentationLink link:calculationLink link:definitionLink 995200090 - Document - Document and Entity Information link:presentationLink link:calculationLink link:definitionLink 995200105 - Statement - CONSOLIDATED STATEMENTS OF CONDITION (unaudited) (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 995200405 - Statement - CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (unaudited) (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 995210101 - Disclosure - NATURE OF OPERATIONS link:presentationLink link:calculationLink link:definitionLink 995210201 - Disclosure - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES link:presentationLink link:calculationLink link:definitionLink 995210301 - Disclosure - ACQUISITIONS link:presentationLink link:calculationLink link:definitionLink 995210401 - Disclosure - INVESTMENT SECURITIES link:presentationLink link:calculationLink link:definitionLink 995210501 - Disclosure - NET LOANS RECEIVABLE link:presentationLink link:calculationLink link:definitionLink 995210601 - Disclosure - DERIVATIVES link:presentationLink link:calculationLink link:definitionLink 995210701 - Disclosure - OTHER COMPREHENSIVE INCOME (LOSS) link:presentationLink link:calculationLink link:definitionLink 995210801 - Disclosure - EMPLOYEE BENEFIT PLANS link:presentationLink link:calculationLink link:definitionLink 995210901 - Disclosure - COMMITMENTS AND CONTINGENT LIABILITIES link:presentationLink link:calculationLink link:definitionLink 995211001 - Disclosure - FAIR VALUE link:presentationLink link:calculationLink link:definitionLink 995211101 - Disclosure - REVENUE RECOGNITION link:presentationLink link:calculationLink link:definitionLink 995211201 - Disclosure - EARNINGS PER SHARE link:presentationLink link:calculationLink link:definitionLink 99920202 - Disclosure - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Policies) link:presentationLink link:calculationLink link:definitionLink 99930403 - Disclosure - INVESTMENT SECURITIES (Tables) link:presentationLink link:calculationLink link:definitionLink 99930603 - Disclosure - DERIVATIVES (Tables) link:presentationLink link:calculationLink link:definitionLink 99930703 - Disclosure - OTHER COMPREHENSIVE INCOME (LOSS) (Tables) link:presentationLink link:calculationLink link:definitionLink 99930903 - Disclosure - COMMITMENTS AND CONTINGENT LIABILITIES (Tables) link:presentationLink link:calculationLink link:definitionLink 99931003 - Disclosure - FAIR VALUE (Tables) link:presentationLink link:calculationLink link:definitionLink 99931103 - Disclosure - REVENUE RECOGNITION (Tables) link:presentationLink link:calculationLink link:definitionLink 99931203 - Disclosure - EARNINGS PER SHARE (Tables) link:presentationLink link:calculationLink link:definitionLink 99940101 - Disclosure - NATURE OF OPERATIONS - Other (Details) link:presentationLink link:calculationLink link:definitionLink 99900 - Disclosure - Standard And Custom Axis Domain Defaults link:presentationLink link:calculationLink link:definitionLink EX-101.CAL 6 pbfs-20240930_cal.xml EX-101.CAL EX-101.DEF 7 pbfs-20240930_def.xml EX-101.DEF EX-101.LAB 8 pbfs-20240930_lab.xml EX-101.LAB Document and Entity Information Document Type Document Quarterly Report Document Period End Date Document Transition Report Entity Registrant Name Entity Incorporation, State or Country Code Entity File Number Entity Tax Identification Number Entity Address, Address Line One Entity Address, City or Town Entity Address, State or Province Entity Address, Postal Zip Code City Area Code Local Phone Number Title of 12(b) Security Trading Symbol Security Exchange Name Entity Current Reporting Status Entity Interactive Data Current Entity Filer Category Entity Small Business Entity Emerging Growth Company Entity Ex Transition Period Entity Shell Company Entity Common Stock, Shares Outstanding Entity Central Index Key Current Fiscal Year End Date Document Fiscal Year Focus Document Fiscal Period Focus Amendment Flag CONSOLIDATED STATEMENTS OF CONDITION (unaudited) Assets [Abstract] Assets Cash and Due from Banks Cash and due from banks Federal Funds Sold Federal funds sold Interest-bearing Deposits in Banks and Other Financial Institutions Interest-earning deposits with banks Cash, Cash Equivalents, and Federal Funds Sold Cash and cash equivalents Cash and cash equivalents Debt Securities, Available-for-Sale, Excluding Accrued Interest Estimated Fair Value Securities available for sale, at fair value Estimated Fair Value Securities available for sale Debt Securities, Held-to-Maturity, Excluding Accrued Interest, after Allowance for Credit Loss Net Carrying Value Securities held to maturity, net of allowance for credit losses of $216 at September 30, 2024 and $262 at June 30, 2024 (fair value of $22,863 at September 30, 2024; and $22,437 at June 30, 2024) Federal Home Loan Bank Stock and Federal Reserve Bank Stock Federal Reserve Bank of New York and Federal Home Loan Bank of New York stock FHLBNY and FRBNY stock Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss Loans receivable Total Loans receivable Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Allowance for credit losses Ending Balance Beginning Balance Ending balance Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss Net loans receivable Net loans receivable Interest Receivable Accrued interest receivable Property, Plant, and Equipment and Finance Lease Right-of-Use Asset, after Accumulated Depreciation and Amortization Premises and equipment, net Bank Owned Life Insurance Bank-owned life insurance Goodwill Goodwill Other Intangible Assets, Net Other intangible assets, net Other Assets Other assets Assets Total assets Liabilities and Equity [Abstract] Liabilities and Shareholders' Equity Liabilities [Abstract] Liabilities DEPOSITS Deposits: Noninterest-bearing Deposit Liabilities Non-interest bearing deposits Interest-bearing Deposit Liabilities Interest bearing deposits Deposits. Total deposits The carrying value of mortgagors' escrow deposit as of balance sheet date. Mortgagors' Escrow Deposits Mortgagors' escrow deposits Other Liabilities Other liabilities Liabilities Total liabilities Commitments and Contingencies Commitments and contingent liabilities - See Note 9 Stockholders' Equity Attributable to Parent [Abstract] Shareholders' Equity Preferred Stock, Value, Issued Preferred stock ($0.01 par value, 5,000,000 shares authorized, no shares issued or outstanding as of September 30, 2024 and June 30, 2024) Common Stock, Value, Issued Common stock ($0.01 par value, 75,000,000 shares authorized, 26,146,904 and 26,261,293 shares issued and outstanding as of September 30, 2024 and June 30, 2024, respectively) Additional Paid in Capital, Common Stock Additional paid in capital Retained Earnings (Accumulated Deficit) Retained earnings Deferred Compensation Equity Unallocated common stock of Employee Stock Ownership Plan ("ESOP") Accumulated Other Comprehensive Income (Loss), Net of Tax Accumulated other comprehensive income Stockholders' Equity, Including Portion Attributable to Noncontrolling Interest Balance at end of period Balance at beginning of period Total shareholders' equity Liabilities and Equity Total liabilities and shareholders' equity Debt Securities, Held-to-Maturity, Allowance for Credit Loss, Excluding Accrued Interest Ending Balance Beginning Balance Securities held to maturity, allowance for credit losses Allowance for Credit Losses Debt Securities, Held-to-maturity, Fair Value Estimated Fair Value Estimated Fair Value Securities held to maturity Preferred Stock, Par or Stated Value Per Share Preferred stock, par value (dollars per share) Preferred Stock, Shares Authorized Preferred stock, authorized shares Preferred Stock, Shares Issued Preferred stock, issued shares Preferred Stock, Shares Outstanding Preferred stock, outstanding shares Common Stock, Par or Stated Value Per Share Common stock, par value (dollars per share) Common Stock, Shares Authorized Common stock, authorized shares Common Stock, Shares, Issued Common stock, issued shares Common Stock, Shares, Outstanding Balance at end of period (in shares) Balance at beginning of period (in shares) Common stock, outstanding shares CONSOLIDATED STATEMENTS OF OPERATIONS (unaudited) Interest and Dividend Income, Operating [Abstract] Interest and dividend income: Interest and Fee Income, Loans and Leases Loans Interest and Dividend Income, Securities, Operating Securities Interest Income, Deposits with Financial Institutions Interest-earning deposits with banks and other Interest and Dividend Income, Operating Total interest and dividend income Interest Expense [Abstract] Interest expense: Interest Expense, Deposits Deposits Aggregate amount of interest expense on all borrowings and other. Interest Expense Borrowings and Other Borrowings and other Interest expense, net Total interest expense Interest Income (Expense), Net Net interest income Amount of credit loss expense (reversal of expense) for expected credit loss for financing receivable, off-balance sheet credit exposure and investment in debt security measured at amortized cost (held-to-maturity). Provision for Credit Losses Provision for credit losses Interest Income (Expense), after Provision for Loan Loss Net interest income after provision for credit losses Noninterest Income [Abstract] Noninterest income: Non-interest Income Investment Banking Revenue Bank fees and service charges Insurance Services Revenue Insurance and wealth management services Equity Securities, FV-NI, Gain (Loss) Net gain on equity securities Net gain on equity securities Debt Securities, Available-for-sale, Realized Gain (Loss) Net gain on securities available for sale transactions Net gains included in net income Net gain on securities available for sale transactions Securities available for sale, realized gains Noninterest Income,

Other Operating Income Other Noninterest Income Total noninterest income Noninterest Expense [Abstract] Noninterest expense: Labor and Related Expense Salaries and employee benefits Occupancy, Net Net occupancy and equipment Information Technology and Data Processing Data processing Marketing and Advertising Expense Advertising and marketing Policyholder Benefits and Claims Incurred, Net Insurance premiums Federal Deposit Insurance Corporation Premium Expense Federal Deposit Insurance Corporation insurance premiums Professional Fees Professional fees Other Noninterest Expense Other Noninterest Expense Total noninterest expense Income (Loss) from Continuing Operations before Equity Method Investments, Income Taxes, Noncontrolling Interest Income before income taxes Income Tax Expense (Benefit) Tax expense Income tax expense Net of tax Net income applicable to common stock Net income Net income Earnings Per Share, Basic and Diluted [Abstract] Net earnings per common share: Earnings Per Share, Basic Basic (in dollars per share) Earnings Per Share, Diluted Diluted (in dollars per share) Weighted Average Number of Shares Outstanding, Basic Weighted average shares outstanding - basic (in shares) Weighted-average number of common shares outstanding - basic Weighted Average Number of Shares Outstanding, Diluted Weighted average shares outstanding - diluted (in shares) Weighted-average number of common shares outstanding - diluted CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (unaudited) Comprehensive Income (Loss), Net of Tax, Attributable to Parent [Abstract] Other comprehensive income: Other Comprehensive Income (Loss), Securities, Available-for-sale, Adjustment, after Tax [Abstract] Unrealized gains on securities: Other Comprehensive Income (Loss), Securities, Available-for-Sale, Unrealized Holding Gain (Loss) Arising During Period, before Tax Unrealized holding gains arising during the period Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, before Tax Reclassification adjustment for gains included in net income Other Comprehensive Income (Loss), Securities, Available-for-sale, Adjustment, before Tax Tax amount on unrealized gains/losses on securities Other Comprehensive Income (Loss), Securities, Available-for-sale, Tax Tax expense Tax amount on unrealized gains/losses on securities Other Comprehensive Income (Loss), Securities, Available-for-sale, Adjustment, after Tax Unrealized losses on securities, net of tax Other Comprehensive Income (Loss), Net of Tax Other comprehensive income Total other comprehensive income Comprehensive Income (Loss), Net of Tax, Attributable to Parent Comprehensive income CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (unaudited) Statement [Table] Equity Components [Axis] Equity Component [Domain] Common Stock Additional Paid-in Capital Retained Earnings Unallocated Common Stock of ESOP Accumulated Other Comprehensive Loss Cumulative Effect, Period of Adoption [Axis] Cumulative Effect, Period of Adoption [Domain] Cumulative Effect, Period of Adoption, Adjustment Cumulative effect of change in accounting principle - Current Expected Credit Losses Statement [Line Items] Increase (Decrease) in Stockholders' Equity [Roll Forward] Increase (Decrease) in Shareholder's Equity Amortization of ESOP Award ESOP shares committed to be released (12,729 shares) APIC, Share-Based Payment Arrangement, Increase for Cost Recognition Stock-based compensation expense Stock Repurchased During Period, Value Repurchases of common stock Stock Repurchased During Period, Shares Repurchases of common stock (in shares) The number of shares committed to be released under an Employee Stock Ownership Plan (ESOP). Employee Stock Ownership Plan, Shares Committed to be Released ESOP shares committed to be released (in shares) CONSOLIDATED STATEMENTS OF CASH FLOWS (unaudited) Net Cash Provided by (Used in) Operating Activities [Abstract] Cash flows from operating activities: Net Income (Loss), Including Portion Attributable to Noncontrolling Interest Net income Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract] Adjustments to reconcile net income to net cash provided by operating activities: Depreciation, Depletion and Amortization, Nonproduction Depreciation and amortization Accretion (Amortization) of Discounts and Premiums, Investments Net accretion on securities Amount of noncash expense related the ESOP cost recognized during the period. Employee Stock Ownership Plan ESOP Compensation Expense Noncash ESOP compensation Earnings (loss) on bank owned life insurance policies. Bank Owned Life Insurance Income (Expense) Loss on bank-owned life insurance Gains (Losses) on Sales of Other Real Estate Net gain on sale or write-down of other real estate owned The cash inflow associated with the sale of loans. Proceeds from Sale of Loans Proceeds from sale of loans Gain (Loss) on Sales of Loans, Net Net gain on sale of loans Gain (Loss) on Disposition of Property Plant Equipment Loss on sale, disposal or write-down of premise and equipment, net Share-Based Payment Arrangement, Noncash Expense Stock-based compensation expense Deferred Income Tax Expense (Benefit) Deferred tax expense Increase (Decrease) in Accrued Interest Receivable, Net (Increase) decrease in accrued interest receivable Increase (Decrease) in Other Operating Assets Increase in other assets Increase (Decrease) in Other Operating Liabilities (Decrease) increase in other liabilities Operating Lease, Right-of-Use Asset, Amortization Expense Changes in operating leases Net Cash Provided by (Used in) Operating Activities Net cash provided by operating activities Net Cash Provided by (Used in) Investing Activities [Abstract] Cash flows from investing activities: Proceeds from Maturities, Prepayments and Calls of Debt Securities, Available-for-sale Proceeds from maturities, paydowns and calls of securities available for sale Proceeds from Sale of Debt Securities, Available-for-sale Proceeds from sales of securities available for sale Payments to Acquire Debt Securities, Available-for-sale, Debt Purchases of securities available for sale Proceeds from Maturities, Prepayments and Calls of Held-to-maturity Securities Proceeds from maturities and paydowns of securities held to maturity Payments to Acquire Held-to-maturity Securities Purchases of securities held to maturity Amount of cash outflow (inflow) from acquisition (sale) of Federal Home Loan Bank (FHLBank) and Federal Reserve Bank (FRB) stock. Payments for (Proceeds from) Federal Home Loan Bank and Federal Reserve Bank Stock Net purchases of FHLBNY and FRBNY stock Payments for (Proceeds from) Loans Receivable Net increase in loans receivable The net cash outflow associated with the acquisition of long-lived, physical assets that are used in the normal conduct of business to produce goods and services and not intended for resale; includes cash outflows to pay for construction of self-constructed assets. Payments to Acquire Property, Plant, and Equipment, Net Purchases of premises and equipment Proceeds from Sale of Other Real Estate Proceeds from sale of other real estate owned Payments to Acquire Businesses, Gross Cash paid for acquisitions Cash paid Net Cash Provided by (Used in) Investing Activities Net cash used in investing activities Net Cash Provided by (Used in) Financing Activities [Abstract] Cash flows from financing activities: Increase (Decrease) in Deposits Net increase in deposits Amount of increase (decrease) in mortgagors' escrow deposits. Increase (Decrease) in Mortgagors' Escrow Deposits Net decreases in mortgagors' escrow deposits Payment for Contingent Consideration Liability, Financing Activities Payments on acquisition contingent consideration Payments for Repurchase of Common Stock Repurchase of common stock Finance Lease, Principal Payments Repayment of finance lease liability Net Cash Provided by (Used in) Financing Activities Net cash provided by financing activities Cash, Cash Equivalents, Restricted Cash and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect Net increase in cash and cash equivalents Cash and Cash Equivalents, at Carrying Value Cash and cash equivalents at end of period Cash and cash equivalents at beginning of period Supplemental Cash Flow Elements [Abstract] Supplemental disclosure of cash flow information: Supplemental Cash Flow Information [Abstract] Cash paid during the period for: Interest Paid, Excluding Capitalized Interest, Operating Activities Interest Income Taxes Paid, Net Income taxes Other Noncash Investing and Financing Items [Abstract] Non-cash investing and financing activity: The amount of contingent consideration payable in an acquisition. Acquisition Contingent Consideration Payable Acquisition contingent consideration payable Nature of Operations [Abstract] NATURE OF OPERATIONS Business Description and Basis of Presentation [Text Block] NATURE OF OPERATIONS SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES Significant Accounting Policies [Text Block] SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES ACQUISITIONS Business Combination Disclosure [Text Block] ACQUISITIONS INVESTMENT SECURITIES Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] INVESTMENT SECURITIES NET LOANS RECEIVABLE Financing Receivables [Text Block] NET LOANS RECEIVABLE DERIVATIVES Derivative Instruments and Hedging Activities Disclosure [Text Block] DERIVATIVES OTHER COMPREHENSIVE INCOME (LOSS) Comprehensive Income (Loss) Note [Text Block] OTHER COMPREHENSIVE INCOME (LOSS) EMPLOYEE BENEFIT PLANS Pension and Other Postretirement Benefits Disclosure [Text Block] EMPLOYEE BENEFIT PLANS COMMITMENTS AND CONTINGENT LIABILITIES Commitments and Contingencies Disclosure [Text Block] COMMITMENTS AND CONTINGENT LIABILITIES FAIR VALUE Fair Value Disclosures [Text Block] FAIR VALUE REVENUE RECOGNITION Revenue from Contract with Customer [Text Block] REVENUE RECOGNITION EARNINGS PER SHARE Earnings Per Share [Text Block] EARNINGS PER SHARE Consolidation, Policy [Policy Text Block] Principles of Consolidation Use of Estimates, Policy [Policy Text Block] Use of Estimates Reclassification, Policy [Policy Text Block] Reclassifications New Accounting Pronouncements, Policy [Policy Text Block] Impact of Recent Accounting Pronouncements Marketable Securities [Table Text Block] Summary of amortized cost and estimated fair value of securities Debt Securities, Held-to-Maturity [Table Text Block] Summary of amortized cost and estimated fair value of held to maturity securities Debt Securities, Held-to-Maturity, Allowance for Credit Loss [Table Text Block] Summary of allowance for credit losses on securities held to maturity Debt Securities, Available-for-sale, Unrealized Loss Position, Fair Value [Table Text Block] Summary of estimated fair value and gross unrealized losses aggregated by security category and length of time such securities have been in a continuous unrealized loss position Investments Classified by Contractual Maturity Date [Table Text Block] Summary of fair value of debt securities and carrying amount, if different, by contractual maturity Loans and Leases Receivable Disclosure [Table] Loans and Leases Receivable Disclosure [Line Items] NET LOANS RECEIVABLE Schedule of Accounts, Notes, Loans and Financing Receivable [Table Text Block] Schedule of net loans receivable Allowance for Credit Losses on Financing Receivables [Table Text Block] Schedule of activity in allowance for credit losses by portfolio segment Tabular disclosure of balance in allowance for loan losses and recorded investment. Schedule of Allowance for Loan Losses and Recorded Investment [Table Text Block] Schedule of balance in allowance for loan losses and recorded investment Tabular disclosure of recorded investment in nonaccrual and loans past due over 90 days still on accrual. Schedule of Recorded Investment in Nonaccrual and Loans Past Due Over 90 Days Still on Accrual [Table Text Block] Schedule of recorded investment in nonaccrual and loans past due over 90 days still on accrual Tabular disclosure of loans considered collateral dependent. Schedule of Collateral Dependent Loans [Table Text Block] Schedule of loans considered collateral dependent Past Due Financing Receivables [Table Text Block] Schedule of aging of recorded investment Financing Receivable Credit Quality Indicators [Table Text Block] Schedule of loans by risk category Tabular disclosure of offsetting of derivative assets and liabilities. Disclosure of Offsetting of Derivative Assets and Liabilities [Table Text Block] Schedule of offsetting of derivative assets and liabilities Reclassification out of Accumulated Other Comprehensive Income [Table Text Block] Schedule of reclassifications out of accumulated other comprehensive income (loss) Schedule of Accumulated Other Comprehensive Income (Loss) [Table Text Block] Schedule of changes in components of accumulated other comprehensive income (loss), net of tax Tabular disclosure of the allocation of income tax expense attributable to each component of other comprehensive income (loss) including, but not limited to: current tax expense (benefit), deferred tax expense (benefit), investment tax credits, government grants, the benefits of operating loss carryforwards, tax expense that results from allocating certain tax benefits either directly to contributed capital or to reduce goodwill or other noncurrent intangible assets of an acquired entity, adjustments of a deferred tax liability or asset for enacted changes in tax laws or rates or a change in the tax status of the entity, and adjustments of the beginning-of-the-year balances of a valuation allowance because of a change in circumstances that causes a change in judgment about the realizability of the related deferred tax asset in future years. Schedule of Allocation of Income Tax Expense (Benefit) to Each Component of Other Comprehensive Income (Loss) [Table Text Block] Schedule of income tax expense (benefit) allocated to component of other comprehensive income (loss) Schedule of Defined Benefit Plans Disclosures [Table] Retirement Plan Type [Axis] Retirement Plan Type [Domain] Pension plan Post-retirement benefit plan Defined Benefit Plan Disclosure [Line Items] EMPLOYEE BENEFIT PLANS Employee Benefit Plans Schedule of Net Benefit Costs [Table Text Block] Summary of net periodic cost included in the Company's consolidated statements of income Employee Stock Ownership Plan (ESOP) Disclosures [Table Text Block] Schedule of shares held by the ESOP Tabular disclosure of contractual amount of exposure to off-balance-sheet risk, wherein exposure to credit loss is represented by the contractual amount of those commitments. Schedule of Contractual Amount of Exposure to Off Balance Sheet Risk [Table Text Block] Schedule of contractual amount of exposure to off-balance-sheet risk Fair Value, Assets Measured on Recurring Basis [Table Text Block] Schedule of financial assets and financial liabilities measured at fair value on a recurring basis Fair Value Measurements, Nonrecurring [Table Text Block] Schedule of assets and liabilities measured at fair value on a non-recurring basis Fair Value Measurement Inputs and Valuation Techniques [Table Text Block] Schedule of measurement inputs and valuation technique Fair Value, by Balance Sheet Grouping [Table Text Block] Schedule of carrying and estimated fair values of financial assets and liabilities Disaggregation of Revenue [Table Text Block] Schedule of revenue recognition Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Schedule of earnings per share Represents the number of offices in Capital Region of New York. Number of Offices in Capital Region Number of offices in Capital Region of New York Schedule of Business Acquisitions, by Acquisition [Table] Business Acquisition [Axis] Business Acquisition, Acquiree [Domain] Information pertaining to the acquisition of certain assets of a practice engaged in the wealth management services business during July 2023. Specific Assets Acquired July 13, 2023 Business Acquisition [Line Items] ACQUISITIONS Business Combination, Contingent Consideration, Liability Contingent consideration payable Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Intangible Assets, Other than Goodwill Customer lists Amount of cash outflow, made soon after acquisition date of business combination, to settle contingent consideration liability. Payment for Contingent Consideration Liability Payment for contingent consideration liability Marketable Securities [Table] Financial Instrument [Axis] Financial Instruments [Domain] US Treasury Securities [Member] U.S. Treasury Mortgage backed security issued by U.S. government-agency securities , including, but not limited to, Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac), Federal National Mortgage Association (FNMA or Fannie Mae), and Federal Home Loan Bank (FHLBank). Mortgage-Backed Security, Issued by US Government Agency Securities [Member] Mortgage-backed security, issued by US Government agency securities Mortgage-Backed Securities, Issued by US Government Sponsored Enterprises [Member] Collateralized mortgage obligations issued by US Government sponsored enterprises. Debt security collateralized by real estate mortgage loan issued by U.S. government-agency securities , including, but not limited to, Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac), Federal National Mortgage Association (FNMA or Fannie Mae), and Federal Home Loan Bank (FHLBank). Collateralized Mortgage Obligations, Issued by US Government Agency Securities [Member] Collateralized mortgage obligations, issued by US Government agency securities Corporate debt securities Corporate debt securities Municipal obligations Municipal obligations Other debt securities Marketable Securities [Line Items] INVESTMENT SECURITIES Debt Securities, Available-for-sale, Fair Value to Amortized Cost [Abstract] Securities available for sale Debt Securities, Available-for-Sale, Amortized Cost, Excluding Accrued Interest, before Allowance for Credit Loss Amortized Cost Amortized Cost Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax Gross Unrealized Gains Debt Securities, Available-for-sale, Accumulated Gross Unrealized Loss, before Tax Gross Unrealized Losses Debt Securities, Available-for-sale, Amortized Cost Amortized Cost Total Amortized Cost Debt Securities, Held-to-maturity, Fair Value to Amortized Cost [Abstract] Securities held to maturity: Debt Securities, Held-to-Maturity, Excluding Accrued Interest, before Allowance for Credit Loss Amortized cost Debt Securities, Held-to-maturity, Accumulated Unrecognized Gain Gross Unrealized Gains Debt Securities, Held-to-maturity, Accumulated Unrecognized Loss Gross Unrealized Losses Debt Securities, Held-to-maturity Amortized cost Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss Net Carrying Value Amount of accrued interest on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Debt Securities, Available-for-Sale, Accrued Interest Accrued interest receivable on available-for-sale debt securities Debt Securities, Available-for-Sale, Allowance for Credit Loss, Excluding Accrued Interest Allowance for credit losses for securities available for sale Amount of accrued interest on investment in debt security held to maturity. Debt Securities Held To Maturity, Accrued Interest Accrued interest receivable on held-to-maturity debt securities Amount excluding accrued interest, of investment in debt security measured at amortized cost (held-to-maturity) 30 days. Debt Securities, Held-to-Maturity, Excluding Accrued Interest, 30 Days or More Past Due Held to maturity securities, 30 days or more past due Amount excluding accrued interest, of investment in debt security measured at amortized cost (held-to-maturity) classified as non-accrual. Debt Securities, Held-to-Maturity, Excluding Accrued Interest, Classified as Non-Accrual Held to maturity securities, classified as non-accrual Debt Securities, Held-to-Maturity, Allowance for Credit Loss [Table] Debt Securities, Held-to-Maturity, Allowance for Credit Loss [Line Items] Debt Securities, Held-to-Maturity, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Activity in the allowance for credit losses on securities held-to-maturity Debt Securities, Held-to-Maturity, Excluding Accrued Interest, Credit Loss Expense (Reversal) Provisions Debt Securities, Held-to-Maturity, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff Charge-offs Debt Securities, Held-to-Maturity, Excluding Accrued Interest, Allowance for Credit Loss, Recovery Recoveries Debt Securities, Available-for-sale [Table] Debt Securities, Available-for-sale [Line Items] INVESTMENT SECURITIES Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Number of Positions [Abstract] Securities available for sale, Estimated Fair Value Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months Less than 12 Months Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer 12 Months or Longer Debt Securities, Available-for-sale, Unrealized Loss Position Total Debt Securities, Held-to-Maturity, Unrealized Loss Position, Estimated Fair Value [Abstract] Securities held to maturity, Estimated Fair Value Fair value of investment in debt security measured at amortized cost (held-to-maturity), in continuous unrealized loss position for 12 months or longer. Debt Securities, Held-to-Maturity, Continuous Unrealized Loss Position, 12 Months or Longer, Estimated Fair Value 12 Months or Longer Fair value of investment in debt security measured at amortized cost (held-to-maturity), in unrealized loss position. Debt Securities, Held-to-Maturity,

Unrealized Loss Position, Estimated Fair Value Total Available-for-sale Securities, Continuous Unrealized Loss Position, Qualitative Disclosure [Abstract] Securities available for sale, Unrealized Losses Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Less than 12 Months Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss 12 Months or Longer Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss Total Debt Securities, Held-to-Maturity, Unrealized Loss Position, Accumulated Losses [Abstract] Securities held to maturity, Unrealized Losses Amount of accumulated unrealized loss on investment in debt security measured at amortized cost (held-to-maturity), in continuous loss position for 12 months or longer. Debt Securities, Held-to-Maturity, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Losses 12 Months or Longer Amount of accumulated unrealized loss on investment in debt security measured at amortized cost (held-to-maturity), in unrealized loss position. Debt Securities, Held-to-Maturity, Unrealized Loss Position, Accumulated Losses Total Debt Securities, Available-for-sale, Amortized Cost, Fiscal Year Maturity [Abstract] Securities available for sale, amortized cost Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, within One Year, Amortized Cost Due in one year or less Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, after One Through Five Years, Amortized Cost Due after one to five years Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Due after five to ten years Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year 10 Due after ten years Debt Securities, Available-for-sale, Fair Value, Fiscal Year Maturity [Abstract] Securities available for sale, estimated fair value Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, within One Year, Fair Value Due in one year or less Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, after One Through Five Years, Fair Value Due after one to five years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Due after five to ten years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10 Due after ten years Debt Securities, Held-to-maturity, Maturity, Amortized Cost, Net [Abstract] Securities held to maturity, amortized cost Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Year One Due in one year or less Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year One through Five Due after one to five years Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year 5 through 10 Due after five to ten years Debt Securities, Held-to-maturity, Maturity, Fair Value [Abstract] Securities held to maturity, estimated fair value Debt Securities, Held-to-maturity, Maturity, Allocated and Single Maturity Date, within One Year, Fair Value Due in one year or less Debt Securities, Held-to-maturity, Maturity, Allocated and Single Maturity Date, after One Through Five Years, Fair Value Due after one to five years Debt Securities, Held-to-maturity, Maturity, Allocated and Single Maturity Date, after Five Through Ten Years, Fair Value Due after five to ten years Debt Securities, Available-for-sale, Unrealized Loss Position, Number of Positions Number of securities in unrealized loss position Debt Securities, Held-to-Maturity, Accrued Interest, Writeoff Accrued interest reversed Proceeds from Sale of Held-to-maturity Securities Proceeds from the sales of securities held to maturity Amount of cash inflow from sale of equity securities. Proceeds From Sale Of Equity Securities Proceeds from sales of equity securities The fair value of available-for-sale securities that serve as collateral to secure FHLBNY advances and municipal deposits. Available-for-sale Securities Pledged To Secure Federal Home Loan Bank New York Advances And Municipal Deposits Carrying value of available for sale securities pledged to secure FHLBNY advances and municipal deposits Financing Receivable Portfolio Segment [Axis] Financing Receivable Portfolio Segment [Domain] Commercial Residential mortgages Portfolio segment of the company's total financing receivables related to home equity loans and lines receivables. Home equity loans and lines of credit Consumer Class of Financing Receivable, Type [Axis] Class of Financing Receivable, Type [Domain] Real estate Represents the information pertaining to commercial and industrial loan. Commercial and industrial Construction Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss [Abstract] Loans Amount of accrued interest on financing receivable. Financing Receivable, Accrued Interest Accrued interest receivable Financing Receivable, Unamortized Loan Cost (Fee) and Purchase Premium (Discount) Net deferred loan costs Allowance for Loan and Lease Losses [Roll Forward] Allowance for loan losses Loans and Leases Receivable, Allowance Allowance for loan losses at beginning of period Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Allowance for credit losses - loans Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) Provisions Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff Charge-offs Total Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery Recoveries Off-Balance-Sheet, Credit Loss, Liability [Roll Forward] Liabilities for off-balance sheet credit exposures Off-Balance-Sheet, Credit Loss, Liability Ending Balance Beginning Balance Off-Balance-Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal) Provisions A roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. Total Allowance For Credit Losses [Roll Forward] Total allowance for credit losses Amount of allowance for credit loss on financing receivables and expected credit loss for credit exposure on off-balance-sheet commitment, including but not limited to, loan commitment, standby letter of credit, financial guarantee not accounted for as insurance. Total Allowance For Credit Losses Ending Balance Beginning Balance Provision for Loan, Lease, and Other Losses Provisions Amount of decrease in allowance for credit loss on financing receivable and off-balance sheet credit exposure from writeoff. Total Allowance For Credit Losses, Writeoff Charge-offs Amount of increase in allowance for credit loss on financing receivable and off-balance sheet credit exposure from recovery. Total Allowance For Credit Losses, Recovery Recoveries Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Allowance for credit losses: Amount of valuation allowance for financing receivables that are expected to be uncollectible that were individually evaluated for impairment. Financing Receivable, Allowance for Credit Loss, Individually Evaluated for Impairment Related to loans individually evaluated Individually evaluated loans, allowance The valuation allowance for financing receivables that are expected to be uncollectible that were collectively evaluated for impairment. Financing Receivable, Allowance for Credit Loss, Collectively Evaluated for Impairment Related to loans collectively evaluated Loans and Leases Receivable, Gross, Carrying Amount [Abstract] Loans: The balance of financing receivables that were individually evaluated for impairment. Financing Receivables, Individually Evaluated for Impairment Individually evaluated Individually evaluated loans, carrying amount The balance of financing receivables that were collectively evaluated for impairment. Financing Receivables, Collectively Evaluated for Impairment Loans collectively evaluated Schedule of Financing Receivables Past Due [Table] Financing Receivable, Recorded Investment, Past Due [Line Items] NET LOANS RECEIVABLE Financing Receivable, Excluding Accrued Interest, Nonaccrual [Abstract] Recorded Investment in Nonaccrual Financing Receivable, Excluding Accrued Interest, Nonaccrual Nonaccrual Financing Receivable, Excluding Accrued Interest, Nonaccrual, No Allowance Nonaccrual Loans With No Related Allowance Financing Receivable, Excluding Accrued Interest, 90 Days or More Past Due, Still Accruing Past Due 90 Days Still on Accrual Schedule of Accounts, Notes, Loans and Financing Receivable [Table] Collateral Held [Axis] Collateral Held [Domain] Commercial Real Estate [Member] Commercial Real Estate Property Information pertaining to business assets. Business Assets [Member] Business Assets Residential Real Estate [Member] Residential Real Estate Property Accounts, Notes, Loans and Financing Receivable [Line Items] Net Loans Receivable The amortized cost of loans considered collateral dependent. Financing Receivable, Collateral Dependent, Amount Collateral dependent loans, amortized cost Financing Receivables, Period Past Due [Axis] Financing Receivables, Period Past Due [Domain] Financial Asset, Past Due Past Due 30 to 59 Days Past Due 60 to 89 Days Past Due 90 or more Days Past Due Financial Asset, Not Past Due Not Past Due Schedule of Financing Receivable, Recorded Investment, Credit Quality Indicator [Table] Internal Credit Assessment [Axis] Internal Credit Assessment [Domain] Pass Special Mention Substandard Doubtful Financial Instrument Performance Status [Axis] Financial Instrument Performance Status [Domain] Performing Financial Instruments [Member] Performing Nonperforming Financial Instruments [Member] Non-performing Financing Receivable, Recorded Investment [Line Items] NET LOANS RECEIVABLE Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract] Term Loans Amortized Cost Basis by Origination Year Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year 2024 Transition Period/2024 Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year 2024/2023 Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year 2023/2022 Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year 2022/2021 Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year 2021/2020 Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year Prior Financing Receivable, Excluding Accrued Interest, Revolving Revolving Loans Amortized Cost Basis Financing Receivable Excluding Accrued Interest Allowance For Credit Loss Writeoff By Origination Year [Abstract] Current Period Gross Charge-offs Financing Receivable Excluding Accrued Interest Year One Originated Current Fiscal Year Writeoff 2024 Transition Period/2024 Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year, Writeoff 2024/2023 Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year, Writeoff 2023/2022 Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year, Writeoff 2022/2021 Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year, Writeoff 2021/2020 Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year, Writeoff Prior Financing Receivable, Excluding Accrued Interest, Revolving, Writeoff Revolving Loans Amortized Cost Basis Represents information pertaining to residential mortgage, home equity and commercial loans. Residential mortgage, home equity and commercial loans The amount of loans receivable pledged as collateral for FHLBNY borrowings and stand-by letters of credit. Loans Receivable Pledged as Collateral for FHLBNY Borrowing and Stand-by by Letters of Credit Pledged loans receivable as collateral for FHLBNY borrowings and stand-by letters of credit Derivative [Table] Derivative Instrument [Axis] Derivative Contract [Domain] Interest rate swap Represents information pertaining to interest rate swap with commercial borrowers. Interest rate swap - Commercial borrowers Represents information pertaining to interest rate swap with third-party counterparties. Interest rate swap - Third party counterparties Hedging Designation [Axis] Hedging Designation [Domain] Not designated as hedging instruments Derivative [Line Items] DERIVATIVES Derivative, Notional Amount Derivative notional amount Derivative Asset, Fair Value, Amount Offset Against Collateral [Abstract] Derivative Assets Derivative Asset, Fair Value, Gross Asset Gross interest rate swaps Derivative, Collateral, Obligation to Return Cash Less: cash collateral applied Received collateral Derivative Asset, Fair Value, Amount Offset Against Collateral Net amount Derivative Liability, Fair Value, Amount Offset Against Collateral [Abstract] Derivative Liabilities Derivative Liability, Fair Value, Gross Liability Gross interest rate swaps Derivative, Collateral, Right to Reclaim Cash Less: cash collateral applied Deposited collateral Derivative Liability, Fair Value, Amount Offset Against Collateral Net amount Reclassification out of Accumulated Other Comprehensive Income [Table] Reclassification out of Accumulated Other Comprehensive Income [Axis] Reclassification out of Accumulated Other Comprehensive Income [Domain] Amount Reclassified from Accumulated Other Comprehensive Loss Unrealized Gains/Losses on Securities Reclassification Adjustment out of Accumulated Other Comprehensive Income [Line Items] OTHER COMPREHENSIVE INCOME Defined benefit plans Accumulated Other Comprehensive Income (Loss), Net of Tax [Abstract] Accumulated other comprehensive loss Other Comprehensive Income (Loss), before Reclassifications, Net of Tax Other comprehensive income before reclassifications Reclassification from Accumulated Other Comprehensive Income, Current Period, Net of Tax Amounts reclassified from accumulated other comprehensive income Other Comprehensive Income (Loss), Securities, Available-for-sale, Tax [Abstract] Unrealized gains on securities: Other Comprehensive Income (Loss), Securities, Available-for-Sale, Unrealized Holding Gain (Loss) Arising During Period, Tax Unrealized holdings gains arising during the period Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Tax Reclassification adjustment for gains included in net income Other Comprehensive Income (Loss), Tax Total Represents the threshold age of employee who are eligible for pension plan. Defined Benefit Plan Threshold Age Of Employee Who Are Eligible For Pension Plan Threshold age of employee who are eligible for pension plan Represents the threshold period of service of employee to be eligible for pension plan. Defined Benefit Plan Threshold Period Of Service Of Employee To Be Eligible For Pension Plan Threshold period of service of employee to be eligible for pension plan Represents the pension amount paid as annuity using pension formula. Defined Benefit Plan, Pension Paid as Annuity Pensions paid as annuity using pension formula Represents the average of highest consecutive years of total compensation over the last ten years multiplied by credited service up to thirty years to calculate pension formula. Defined Benefit Plan, Average of Highest Consecutive Years of Total Compensation Over Last Ten Years Multiplied by Credited Service Calculate Pension Formula Average of highest consecutive years of total compensation over the last ten years multiplied by credited service up to thirty years to calculate pension formula Represents the total compensation year used for average of the five highest consecutive years multiplied by credited service up to thirty years to calculate pension formula. Defined Benefit Plan, Total compensation year used For Average of Five Highest Consecutive Years Multiplied by Credited Service Calculate Pension Formula Total compensation year used for average of the five highest consecutive years multiplied by credited service up to thirty years to calculate pension formula Represents the maximum credited service. Defined Benefit Plan, Maximum Credited Service Maximum credited service (in years) Defined Benefit Plan, Net Periodic Benefit Cost (Credit) [Abstract] Net periodic pension cost included in the Bank's consolidated statements of income Net periodic post-retirement benefit cost Defined Benefit Plan, Service Cost Service cost Service cost Defined Benefit Plan, Interest Cost Interest cost Interest cost Defined Benefit Plan, Net Periodic Benefit Cost (Credit), Interest Cost, Statement of Income or Comprehensive Income [Extensible Enumeration] Defined Benefit Plan, Expected Return (Loss) on Plan Assets Expected return on plan assets Defined Benefit Plan, Net Periodic Benefit (Cost) Credit, Expected Return (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Defined Benefit Plan, Amortization of Gain (Loss) Amortization of net actuarial gain Defined Benefit Plan, Net Periodic Benefit (Cost) Credit, Amortization of Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Defined Benefit Plan, Net Periodic Benefit Cost (Credit) Net periodic post-retirement benefit cost Employee Benefit Plans Other Disclosures [Abstract] Employee Benefit Plans Other Disclosures [Abstract] Other disclosures Defined Benefit Plan, Plan Assets, Contributions by Employer Employer contributions Represents the threshold age for eligibility for retiree medical coverage. Threshold Age For Eligibility For Retiree Medical Coverage Threshold age for eligibility for retiree medical coverage Represents the minimum number of year of service for eligibility for retiree medical coverage. Minimum Year Of Service For Eligibility For Retiree Medical Coverage Minimum year of service for eligibility for retiree medical coverage Represents the minimum year of service required for eligibility for individual and spousal coverage. Minimum Year Of Service For Eligibility For Individual And Spousal Coverage Minimum year of service required for eligibility for individual and spousal coverage Represents the employer contribution for monthly premium for individual coverage. Employer Contribution, Monthly Premium, Individual Coverage Monthly premium for individual coverage Represents the employer contribution for monthly premium for employee and spousal coverage. Employer Contribution, Monthly Premium, Employee and Spousal Coverage Monthly premium for employee and spousal coverage Schedule of Employee Stock Ownership Plan (ESOP) Disclosures [Table] Employee Stock Ownership Plan (ESOP) Name [Axis] Employee Stock Ownership Plan (ESOP), Plan [Domain] Information pertaining to Pioneer Bank's Employee Stock Ownership Plan (ESOP). Pioneer Bank ESOP Employee Stock Ownership Plan (ESOP) Disclosures [Line Items] Employee Stock Ownership Plan The number of common stock shares purchased by the ESOP as a result of the Company granting a loan to the ESOP. Employee Stock Ownership Plan, Loan Granted by Company to ESOP, Number of Shares Purchased Number of shares purchased by the ESOP as a result of the Company granting a loan to the ESOP Employee Stock Ownership Plan (ESOP), Weighted Average Purchase Price of Shares Purchased Average purchase price of shares (in dollars per share) The term of the loan granted by the Company to the ESOP. Employee Stock Purchase Plan, Employer Loan, Term Term of loan granted by Company to the ESOP The balance of the ESOP loan granted by the Company. Employee Stock Ownership Plan, Loan Amount Balance of ESOP loan The number of shares committed to be released annually under the ESOP. Employee Stock Ownership Plan, Number of Shares Committed to be Released Annually Number of shares committed to be released annually under the ESOP Employee Stock Ownership Plan (ESOP), Compensation Expense Compensation expense Employee Stock Ownership Plan (ESOP), Shares in ESOP [Abstract] Shares held by the ESOP include the following: Employee Stock Ownership Plan (ESOP), Number of Allocated Shares Allocated Employee Stock Ownership Plan (ESOP), Number of Committed-to-be-Released Shares Committed to be allocated Employee Stock Ownership Plan (ESOP), Number of Suspense Shares Unallocated Employee Stock Ownership Plan (ESOP), Shares in ESOP Total Shares Schedule of Fair Value, Off-balance Sheet Risks [Table] Commitments to extend credit Commitments to extend credit Standby letters of credit Standby letters of credit Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items] COMMITMENTS AND CONTINGENT LIABILITIES The face amount of financial liabilities which bears fixed interest rate, which are not recognized in the financial statements (off-balance sheet) because they fail to meet some other criterion for recognition. Fair Value Disclosure, Off-balance Sheet Risks, Face Amount, Liability, Bearing Fixed Interest Rate Fixed Rate The face amount of financial liabilities which bears variable interest rate, which are not recognized in the financial statements (off-balance sheet) because they fail to meet some other criterion for recognition. Fair Value Disclosure, Off-balance Sheet Risks, Face Amount, Liability, Bearing Variable Interest Rate Variable Rate Fair Value Disclosure, Off-balance Sheet Risks, Face Amount, Liability Total Other Commitments [Table] Range [Axis] Range [Domain] Minimum Minimum Maximum Maximum Other Commitments [Line Items] COMMITMENTS AND CONTINGENT LIABILITIES The percentage of adjustable rate

mortgages annual rate increase cap. Adjustable Rate Mortgages, Annual Rate Increase Adjustable rate mortgages annual rate increase The percentage of adjustable rate mortgages lifetime rate increase. Adjustable Rate Mortgages, Lifetime Rate Increase Adjustable rate mortgages lifetime rate increase The amount of adjustable rate mortgages annual rate increase cap. Adjustable Rate Residential Mortgage Loans, Interest Rate Caps, Amount Adjustable rate residential mortgage loans amount The amount of adjustable rate mortgage loans had conversion options. Adjustable Rate Mortgage Loans, Conversion Options Adjustable rate mortgage loans had conversion options Loans Receivable Held-for-sale, Amount Loans held for sale The amount of loan commitment with borrowers with rate lock agreements which are intended to be held for sale. Loan Commitments with Rate Lock Agreements, Held for Sale Loan commitments with borrowers with rate lock agreements which are intended to be held for sale The amount of commitments to sell loans to unrelated investors. Commitments to Sell Loans to Unrelated Investors Amount of commitments to sell loans to unrelated investors Loss Contingencies [Table] Litigation Case [Axis] Litigation Case [Domain] Represents information pertaining to Southwestern third amended complaint. Southwestern Third Amended Complaint Southwestern third amended complaint Represents information pertaining to NatPay amended complaint. Natpay Amended Complaint Natpay amended complaint Information pertaining to the amended complaint filed by Cachet Financial Services ("Cachet"). Cachet Financial Services Amended Complaint Cachet financial services amended complaint Information pertaining to the complaint filed by Berkshire Bank. Berkshire Bank Complaint Berkshire bank complaint Information pertaining to the complaint filed by Chemung Canal Trust Company. Chemung Canal Trust Company Complaint Chemung canal trust company complaint Information pertaining to a civil complaint filed by the U.S. Department of Justice, with the authorization of a delegate of the Secretary of State. DOJ Complaint DOJ complaint Represents information pertaining to the complaint filed by AXH Air-Coolers, LLC ("AXH"). AXH Complaint AXH complaint Represents information pertaining to the complaint filed by the Bank against Teal, Becker & Chiaramonte, CPAs, P.C. ("TBC"). TBC Complaint TBC complaint Loss Contingencies [Line Items] COMMITMENTS AND CONTINGENT LIABILITIES Amount of litigation related expense, excluding legal fees and expenses. Litigation Related Expense Litigation-related expense Loss Contingency, Estimate of Possible Loss Loss contingency, estimate of possible loss With respect to the deposit activity, the Bank's potential exposure for fraudulent activity. Potential Exposure for Fraudulent Activity, Deposit Activity Deposit activity, the Bank's potential exposure for fraudulent activity The amount of set off of fraudulent activity of deposit accounts with other accounts. Potential Fraudulent Activity With Deposit Account, Set Off Amount set off The amount of set off of fraudulent activity of deposit accounts with other accounts primarily covers another bank returning and calling back and partially covers overdrafts or negative accounts. Potential Fraudulent Activity With Deposit Account, Set Off, Overdrafts, Negative Accounts Another bank returning/ calling back The non-interest expense expected to be recognized related to the potentially fraudulent activity, which is based on the difference between the net negative balance and the setoff amount. Potentially Fraudulent Activity, Deposit Activity, Non-interest Expense Non-interest expense associated with potentially fraudulent activity Represents amount of additional charge on non interest expense. Additional Charges On Non Interest Expense Additional charges on non interest expense With respect to the lending activity, the Bank's potential exposure for fraudulent activity. Potential Exposure for Fraudulent Activity, Lending Activity Lending activity, the Bank's potential exposure for fraudulent activity The amount of commercial loan relationships with a customer for which the Bank is the originating lender and which there is potentially fraudulent activity. Potential Fraudulent Activity with Established Business Customer, Amount of Commercial Loan Relationships, Originating Lender Amount of commercial loan relationships with a customer for which the Bank is the originating lender and which there is potentially fraudulent activity The provision for loan losses related to charge-off the entire principal balance owed to the Bank related to the customer's commercial loan relationship as it relates to the potentially fraudulent activity. Potential Fraudulent Activity, Provision for Loan Losses Provision for loan losses related to charge-off the entire principal balance owed to the Bank related to the customer's commercial loan relationship as it relates to the potentially fraudulent activity The partial recovery recognized related to the charge-off of the Mann Entities commercial loan relationships. Potential Fraudulent Activity, Partial Recovery Related to Charge-Off of Commercial Loan Relationships Partial recovery recognized related to the charge-off of the Mann Entities commercial loan relationships Amount of additional charge on provision for loan losses. Additional Charge On Provision For Loan Losses Additional charge on provision for loan losses The amount of additional recoveries on charge off loans. Additional Recoveries on Charge off of Loans Additional Recoveries on Charge off of Loans Insurance Recoveries Insurance recoveries related to partial reimbursement of defense costs Loss Contingency, Damages Sought, Value Complaint, damages sought by plaintiff The minimum value (monetary amount) of the damages the defendant seeks in the legal matter. Loss Contingency, Damages Sought by Defendant Complaint, minimum damages sought by defendant The minimum value (monetary amount) of the compensatory damages the plaintiff seeks in the legal matter. Loss Contingency, Compensatory Damages Sought, Value Complaint, compensatory damages sought, minimum, by plaintiff The total alleged amount stolen per the complaint filed by third party. Complaint by Third Party, Total Amount Stolen Alleged amount stolen per Cachet complaint The value of funds the Bank is holding per the assertion made by a third party in bankruptcy court proceedings. Assertion made by Third Party, Value of Funds Held Portion of alleged stolen funds Bank is holding per assertion made by Cachet The amount of the Bank's interest in cash and securities forfeited by Michael Mann in which the Bank filed a petition that alleges it has a valid security interest in the forfeited property. Bank's Interest in Cash and Securities, in which Petition was Filed to Adjudicate the Validity Bank's Interest in cash and securities forfeited by Michael Mann, in which Bank filed petition to adjudicate the validity of the security interest in the forfeited property The assertion made by a third party of the amount of actual damages. Assertion by Third Party, Actual Damages Assertion made by a third party of the amount of actual damages The value of funds in a third party account, claimed to be wrongfully seized by the Company and Bank to apply towards debts allegedly owed to the Bank. Loss Contingency Claim, Wrongfully Seized Asset, Amount Value of funds in a third party account, claimed to be wrongfully seized by the Company and Bank to apply towards debts allegedly owed to the Bank Loss Contingency, Damages Paid, Value Payment made to plaintiff pursuant to settlement agreement Fair Value Measurements, Recurring and Nonrecurring [Table] Measurement Frequency [Axis] Fair Value, Measurement Frequency [Domain] Recurring basis Recurring basis Fair Value, Hierarchy [Axis] Fair Value Hierarchy [Domain] Level 1 Level 1 Level 2 Level 2 U.S. Government and agency obligations Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] FAIR VALUE Derivative Asset Derivative assets Derivative Asset, Statement of Financial Position [Extensible Enumeration] Assets, Fair Value Disclosure Total assets Derivative Liability Derivative liabilities Derivative Liability, Statement of Financial Position [Extensible Enumeration] Financial Liabilities Fair Value Disclosure Total liabilities Non-recurring basis Non-recurring basis Level 3 Level 3 The fair value of impaired loans related to commercial loans. Impaired Loans, Commercial Impaired loans, Commercial The fair value of other real estate owned. Other Real Estate Owned, Fair Value Disclosure Other real estate owned Financing Receivable, Individually Evaluated for Impairment Individually evaluated loans, credit losses The balance of financing receivables that were individually evaluated for impairment, less allowance. Financing Receivable, Individually Evaluated for Impairment, Net Individually evaluated loans Fair Value Measurement Inputs and Valuation Techniques [Table] Weighted Average Weighted average Fair Value Measurement Inputs and Valuation Techniques [Line Items] Fair Value Indicates valuation technique for impaired loans, commercial. Impaired Loans, Commercial, Valuation Technique [Extensible Enumeration] Indicates measurement input for impaired loans, commercial. Impaired Loans, Commercial, Measurement Input [Extensible Enumeration] Value of input used to measure impaired loans commercial. Impaired Commercial Loans, Measurement Input Impaired commercial loan measurement inputs Other Real Estate Owned, Valuation Technique [Extensible Enumeration] Other Real Estate Owned, Measurement Input [Extensible Enumeration] Other Real Estate Owned, Measurement Input Other real estate owned measurement input Fair Value, by Balance Sheet Grouping [Table] Measurement Basis [Axis] Portion at Fair Value Measurement [Member] Carrying Amount Carrying amount Estimate of Fair Value Measurement [Member] Fair value Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] FAIR VALUE Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Financial assets Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Financial liabilities Fair value portion of deposit liabilities held by the entity that included savings, money market and demand deposits. Deposits, Savings, Money Market, And Demand Accounts, Fair Value Disclosure Savings, money market, and demand accounts Fair value portion of deposit liabilities held by the entity that included time deposits. Time Deposits, Fair Value Disclosure Time deposits The fair value of mortgagors' escrow deposit as of balance sheet date. Mortgagors' Escrow Deposits, Fair Value Disclosure Mortgagors' escrow deposits Interest Payable Accrued interest payable Disaggregation of Revenue [Table] Product and Service [Axis] Product and Service [Domain] This member stands for insurance revenues including commissions and fees and contingent commissions. Insurance services Insurance services Wealth management services. Wealth management services Wealth management services Service charges on deposit accounts Service charges on deposit accounts Card services income Card services income Other Disaggregation of Revenue [Line Items] REVENUE RECOGNITION Revenue from Contract with Customer, Excluding Assessed Tax Noninterest income in scope Net amount, excluding interest income, of revenue not accounted for under Topic 606. Revenue Not from Contract with Customer, Excluding Interest Income, Net Noninterest income out of scope Weighted Average Number of Shares Issued, Basic Average number of common shares outstanding Weighted Average Number of Shares, Employee Stock Ownership Plan Shares Not Committed to be Released Less: Average unallocated ESOP shares Incremental Common Shares Attributable to Dilutive Effect of Share-Based Payment Arrangements Add: Effect of dilutive stock options and restricted stock Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount Anti-dilutive shares EX-101.PRE 9 pbfs-20240930_pre.xml EX-101.PRE XML 11 R1.htm IDEA: XBRL DOCUMENT v3.24.3 Document and Entity Information - shares 3 Months Ended Sep. 30, 2024 Nov. 08, 2024 Document and Entity Information Â Â Document Type 10-Q Â Document Quarterly Report true Â Document Period End Date Sep. 30, 2024 Â Document Transition Report false Â Entity Registrant Name Pioneer Bancorp, Inc./MD Â Entity Incorporation, State or Country Code MD Â Entity File Number 001-38991 Â Entity Tax Identification Number 83-4274253 Â Entity Address, Address Line One 652 Albany Shaker Road Â Entity Address, City or Town Albany Â Entity Address, State or Province NY Â Entity Address, Postal Zip Code 12211 Â City Area Code 518 Â Local Phone Number 730-3025 Â Title of 12(b) Security Common Stock, par value $0.01 Â Trading Symbol PBFS Â Security Exchange Name NASDAQ Â Entity Current Reporting Status Yes Â Entity Interactive Data Current Yes Â Entity Filer Category Non-accelerated Filer Â Entity Small Business true Â Entity Emerging Growth Company true Â Entity Ex Transition Period false Â Entity Shell Company false Â Entity Common Stock, Shares Outstanding Â 25,973,904 Entity Central Index Key 0001769663 Â Current Fiscal Year End Date --06-30 Â Document Fiscal Year Focus 2025 Â Document Fiscal Period Focus Q1 Â Amendment Flag false Â X - DefinitionBoolean flag that is true when the XBRL content amends previously-filed or accepted submission. + ReferencesNo definition available. + Details Name: dei_AmendmentFlag Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionArea code of city + ReferencesNo definition available. + Details Name: dei_CityAreaCode Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionCover page. + ReferencesNo definition available. + Details Name: dei_CoverAbstract Namespace Prefix: dei_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionEnd date of current fiscal year in the format --MM-DD. + ReferencesNo definition available. + Details Name: dei_CurrentFiscalYearEndDate Namespace Prefix: dei_ Data Type: xbrli:gMonthDayItemType Balance Type: na Period Type: duration X - DefinitionFiscal period values are FY, Q1, Q2, and Q3. 1st, 2nd and 3rd quarter 10-Q or 10-QT statements have value Q1, Q2, and Q3 respectively, with 10-K, 10-KT or other fiscal year statements having FY. + ReferencesNo definition available. + Details Name: dei_DocumentFiscalPeriodFocus Namespace Prefix: dei_ Data Type: dei:fiscalPeriodItemType Balance Type: na Period Type: duration X - DefinitionThis is focus fiscal year of the document report in YYYY format. For a 2006 annual report, which may also provide financial information from prior periods, fiscal 2006 should be given as the fiscal year focus. Example: 2006. + ReferencesNo definition available. + Details Name: dei_DocumentFiscalYearFocus Namespace Prefix: dei_ Data Type: xbrli:gYearItemType Balance Type: na Period Type: duration X - DefinitionFor the EDGAR submission types of Form 8-K: the date of the report, the date of the earliest event reported; for the EDGAR submission types of Form N-1A: the filing date; for all other submission types: the end of the reporting or transition period. The format of the date is YYYY-MM-DD. + ReferencesNo definition available. + Details Name: dei_DocumentPeriodEndDate Namespace Prefix: dei_ Data Type: xbrli:dateItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true only for a form used as an quarterly report. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Form 10-Q -Number 240 -Section 308 -Subsection a + Details Name: dei_DocumentQuarterlyReport Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true only for a form used as a transition report. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Forms 10-K, 10-Q, 20-F -Number 240 -Section 13 -Subsection a-1 + Details Name: dei_DocumentTransitionReport Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionThe type of document being provided (such as 10-K, 10-Q, 485BPOS, etc). The document type is limited to the same value as the supporting SEC submission type, or the word 'Other'. + ReferencesNo definition available. + Details Name: dei_DocumentType Namespace Prefix: dei_ Data Type: dei:submissionTypeItemType Balance Type: na Period Type: duration X - DefinitionAddress Line 1 such as Attn, Building Name, Street Name + ReferencesNo definition available. + Details Name: dei_EntityAddressAddressLine1 Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionName of the City or Town + ReferencesNo definition available. + Details Name: dei_EntityAddressCityOrTown Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionCode for the postal or zip code + ReferencesNo definition available. + Details Name: dei_EntityAddressPostalZipCode Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionName of the state or province. + ReferencesNo definition available. + Details Name: dei_EntityAddressStateOrProvince Namespace Prefix: dei_ Data Type: dei:stateOrProvinceItemType Balance Type: na Period Type: duration X - DefinitionA unique 10-digit SEC-issued value to identify entities that have filed disclosures with the SEC. It is commonly abbreviated as CIK. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityCentralIndexKey Namespace Prefix: dei_ Data Type: dei:centralIndexKeyItemType Balance Type: na Period Type: duration X - DefinitionIndicate number of shares or other units outstanding of each of registrant's classes of capital or common stock or other ownership interests, if and as stated on cover of related periodic report. Where 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 Interest [Member] onto the Instrument [Domain] of the Entity Listings, Instrument. + ReferencesNo definition available. + Details Name: dei_EntityCommonStockSharesOutstanding Namespace Prefix: dei_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionIndicate 'Yes' or 'No' whether registrants (1) have 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 registrants were required to file such reports), and (2) have been subject to such filing requirements for the past 90 days. This information should be based on the registrant's current or most recent filing containing the related disclosure. + ReferencesNo definition available. + Details Name: dei_EntityCurrentReportingStatus Namespace Prefix: dei_ Data Type: dei:yesNoItemType Balance Type: na Period Type: duration X - DefinitionIndicate if registrant meets the emerging growth company criteria. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityEmergingGrowthCompany Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionIndicate if an emerging growth company has elected not to use the extended transition period for complying with any new or revised financial accounting standards. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Securities Act -Number 7A -Section B -Subsection 2 + Details Name: dei_EntityExTransitionPeriod Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionCommission file number. The field allows up to 17 characters. The prefix may contain 1-3 digits, the sequence number may contain 1-8 digits, the optional suffix may contain 1-4 characters, and the fields are separated with a hyphen. + ReferencesNo definition available. + Details Name: dei_EntityFileNumber Namespace Prefix: dei_ Data Type: dei:fileNumberItemType Balance Type: na Period Type: duration X - DefinitionIndicate whether the registrant is one of the following: Large Accelerated Filer, Accelerated Filer, Non-accelerated Filer. Definitions of these categories are stated in Rule 12b-2 of the Exchange Act. This information should be based on the registrant's current or most recent filing containing the related disclosure. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityFilerCategory Namespace Prefix: dei_ Data Type: dei:filerCategoryItemType Balance Type: na Period Type: duration X - DefinitionTwo-character EDGAR code representing the state or country of incorporation. + ReferencesNo definition available. + Details Name: dei_EntityIncorporationStateCountryCode Namespace Prefix: dei_ Data Type: dei:edgarStateCountryItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true when the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-T -Number 232 -Section 405 + Details Name: dei_EntityInteractiveDataCurrent Namespace Prefix: dei_ Data

Type: dei:yesNoItemType Balance Type: na Period Type: duration X - DefinitionThe exact name of the entity filing the report as specified in its charter, which is required by forms filed with the SEC. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityRegistrantName Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true when the registrant is a shell company as defined in Rule 12b-2 of the Exchange Act. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityShellCompany Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionIndicates that the company is a Smaller Reporting Company (SRC). + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntitySmallBusiness Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionThe Tax Identification Number (TIN), also known as an Employer Identification Number (EIN), is a unique 9-digit value assigned by the IRS. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityTaxIdentificationNumber Namespace Prefix: dei_ Data Type: dei:employerIdItemType Balance Type: na Period Type: duration X - DefinitionLocal phone number for entity. + ReferencesNo definition available. + Details Name: dei_LocalPhoneNumber Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionTitle of a 12(b) registered security. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b + Details Name: dei_Security12bTitle Namespace Prefix: dei_ Data Type: dei:securityTitleItemType Balance Type: na Period Type: duration X - DefinitionName of the Exchange on which a security is registered. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection d1-1 + Details Name: dei_SecurityExchangeName Namespace Prefix: dei_ Data Type: dei:edgarExchangeCodeItemType Balance Type: na Period Type: duration X - DefinitionTrading symbol of an instrument as listed on an exchange. + ReferencesNo definition available. + Details Name: dei_TradingSymbol Namespace Prefix: dei_ Data Type: dei:tradingSymbolItemType Balance Type: na Period Type: duration XML 12 R2.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED STATEMENTS OF CONDITION (unaudited) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 Assets Â Â Cash and due from banks $ 78,097 $ 36,937 Federal funds sold 2,411 13,638 Interest-earning deposits with banks 144,466 114,615 Cash and cash equivalents 224,974 165,190 Securities available for sale, at fair value 262,533 257,409 Securities held to maturity, net of allowance for credit losses of $216 at September 30, 2024 and $262 at June 30, 2024 (fair value of $22,863 at September 30, 2024; and $22,437 at June 30, 2024) 24,589 25,090 Federal Reserve Bank of New York and Federal Home Loan Bank of New York stock 3,646 3,546 Loans receivable 1,420,963 1,365,870 Allowance for credit losses (21,238) (21,801) Net loans receivable 1,399,725 1,344,069 Accrued interest receivable 7,667 7,559 Premises and equipment, net 39,718 40,105 Bank-owned life insurance 15,972 16,009 Goodwill 10,879 10,879 Other intangible assets, net 2,828 2,951 Other assets 22,071 22,597 Total assets 2,014,602 1,895,404 Deposits: Â Â Non-interest bearing deposits 537,933 445,328 Interest bearing deposits 1,137,347 1,104,924 Total deposits 1,675,280 1,550,252 Mortgagors' escrow deposits 3,854 9,701 Other liabilities 31,667 38,923 Total liabilities 1,710,801 1,598,876 Commitments and contingent liabilities - See Note 9 Shareholders' Equity Â Â Preferred stock ($0.01 par value, 5,000,000 shares authorized, no shares issued or outstanding as of September 30, 2024 and June 30, 2024) Common stock ($0.01 par value, 75,000,000 shares authorized, 26,146,904 and 26,261,293 shares issued and outstanding as of September 30, 2024 and June 30, 2024, respectively) 261 263 Additional paid in capital 113,795 113,484 Retained earnings 192,826 187,731 Unallocated common stock of Employee Stock Ownership Plan ("ESOP") (9,721) (9,892) Accumulated other comprehensive income 6,640 4,942 Total shareholders' equity 303,801 296,528 Total liabilities and shareholders' equity $ 2,014,602 $ 1,895,404 X - DefinitionThe carrying value of mortgagors' escrow deposit as of balance sheet date. + ReferencesNo definition available. + Details Name: pbfs_MortgagorsEscrowDeposits Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after tax, of accumulated increase (decrease) in equity from transaction and other event and circumstance from nonowner source. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14A -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-14AReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(3)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-14 + Details Name: us-gaap_AccumulatedOtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionValue received from shareholders in common stock-related transactions that are in excess of par value or stated value and amounts received from other stock-related transactions. Includes only common stock transactions (excludes preferred stock transactions). May be called contributed capital, capital in excess of par, capital surplus, or paid-in capital. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_AdditionalPaidInCapitalCommonStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionSum of the carrying amounts as of the balance sheet date of all assets that are recognized. Assets are probable future economic benefits obtained or controlled by an entity as a result of past transactions or events. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (bb) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481203/810-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481231/810-10-45-25Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(12)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(8)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(18)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 14: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481404/852-10-50-7Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 26: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(11)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_Assets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AssetsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe carrying amount of a life insurance policy on an officer, executive or employee for which the reporting entity (a bank) is entitled to proceeds from the policy upon death of the insured or surrender of the insurance policy. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_BankOwnedLifeInsurance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFor banks and other depository institutions: Includes cash on hand (currency and coin), cash items in process of collection, noninterest bearing deposits due from other financial institutions (including corporate credit unions), and noninterest bearing balances with the Federal Reserve Banks, Federal Home Loan Banks and central banks. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_CashAndDueFromBanks Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe sum of cash and cash equivalents plus Federal Funds Sold. Cash and cash equivalents consist of short term, highly liquid investments that are readily convertible to known amounts of cash and are so near their maturity that they present negligible risk of changes in value due to changes in interest rates -- usually with an original maturity less than 90 days. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.1,2,3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_CashCashEquivalentsAndFederalFundsSold Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionRepresents the caption on the face of the balance sheet to indicate that the entity has entered into (1) purchase or supply arrangements that will require expending a portion of its resources to meet the terms thereof, and (2) is exposed to potential losses or, less frequently, gains, arising from (a) possible claims against a company's resources due to future performance under contract terms, and (b) possible losses or likely gains from uncertainties that will ultimately be resolved when one or more future events that are deemed likely to occur do occur or fail to occur. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(15)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.17) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 210 -SubTopic 10 -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02.25) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommitmentsAndContingencies Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAggregate par or stated value of issued nonredeemable common stock (or common stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable common shares, par value and other disclosure concepts are in another section within stockholders' equity. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount excluding accrued interest, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 3:

http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestAfterAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionValue of stock issued under share-based plans to employees or officers which is the unearned portion, accounted for under the fair value method. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 10 -Section 35 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480483/718-10-35-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 210 -SubTopic 10 -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02.30) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_DeferredCompensationEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_Deposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_DepositsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe amount outstanding of funds lent to other depository institutions, securities brokers, or securities dealers in the form of Federal Funds sold; for example, immediately available funds lent under agreements or contracts that mature in one business day or roll over under a continuing contract, regardless of the nature of the transaction or the collateral involved, excluding overnight lending for commercial and industrial purposes. Also include Federal Funds sold under agreements to resell on a gross basis, excluding (1) sales of term Federal Funds, (2) due bills representing purchases of securities or other assets by the reporting bank that have not yet been delivered and similar instruments, (3) resale agreements that mature in more than one business day involving assets other than securities, and (4) yield maintenance dollar repurchase agreements. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_FederalFundsSold Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of Federal Home Loan Bank (FHLB) and Federal Reserve Bank stock. + ReferencesNo definition available. + Details Name: us-gaap_FederalHomeLoanBankStockAndFederalReserveBankStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, of allowance for credit loss on financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, after allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, before allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3BReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-5 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount after accumulated impairment loss of an asset representing future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482548/350-20-55-24Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(15)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482598/350-20-45-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482573/350-20-50-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482573/350-20-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_Goodwill Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe aggregate of all domestic and foreign interest-bearing deposit liabilities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_InterestBearingDepositLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionFor banks and other depository institutions (including Federal Reserve Banks, if applicable): Interest-bearing deposits in other financial institutions for relatively short periods of time including, for example, certificates of deposits, which are presented separately from cash on the balance sheet. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481309/942-210-45-4 + Details Name: us-gaap_InterestBearingDepositsInBanks Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCarrying amount as of the balance sheet date of interest earned but not received. Also called accrued interest or accrued interest receivable. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480833/946-310-45-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(3)(a)(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_InterestReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionSum of the carrying amounts as of the balance sheet date of all liabilities that are recognized. Liabilities are probable future sacrifices of economic benefits arising from present obligations of an entity to transfer assets or provide services to other entities in the future. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481203/810-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481231/810-10-45-25Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (bb) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481203/810-10-50-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name 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-Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 19: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481404/852-10-50-7Reference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481404/852-10-50-7Reference 21: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 22: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 210 -SubTopic 10 -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02.19-26) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_Liabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of liabilities and equity items, including the portion of equity attributable to noncontrolling interests, if any. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(25)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(32)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LiabilitiesAndStockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe aggregate amount of all domestic and foreign noninterest-bearing deposits liabilities held by the entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_NoninterestBearingDepositLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of assets classified as other. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(10)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(17)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_OtherAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount after accumulated amortization of finite-lived and indefinite-lived intangible assets classified as other. + ReferencesNo definition available. + Details Name: us-gaap_OtherIntangibleAssetsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of liabilities classified as other. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(3)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(15)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(1)) -

Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.15) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_OtherLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAggregate par or stated value of issued nonredeemable preferred stock (or preferred stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable preferred shares, par value and other disclosure concepts are in another section within stockholders' equity. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(21)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_PreferredStockValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after accumulated depreciation and amortization, of property, plant, and equipment and finance lease right-of-use asset. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 360 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482099/360-10-50-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -SubTopic 20 -Topic 842 -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-4 + Details Name: us-gaap_PropertyPlantAndEquipmentAndFinanceLeaseRightOfUseAssetAfterAccumulatedDepreciationAndAmortization Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated undistributed earnings (deficit). + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480990/946-20-50-11Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(17)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(3)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_RetainedEarningsAccumulatedDeficit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 9: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 13: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480418/310-10-S99-2 + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_StockholdersEquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 13 R3.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED STATEMENTS OF CONDITION (unaudited) (Parenthetical) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 CONSOLIDATED STATEMENTS OF CONDITION (unaudited) Â Â Securities held to maturity, allowance for credit losses $ 216 $ 262 Securities held to maturity $ 22,863 $ 22,437 Preferred stock, par value (dollars per share) $ 0.01 $ 0.01 Preferred stock, authorized shares 5,000,000 5,000,000 Preferred stock, issued shares 0 0 Preferred stock, outstanding shares 0 0 Common stock, par value (dollars per share) $ 0.01 $ 0.01 Common stock, authorized shares 75,000,000 75,000,000 Common stock, issued shares 26,146,904 26,261,293 Common stock, outstanding shares 26,146,904 26,261,293 X - DefinitionFace amount or stated value per share of common stock. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockParOrStatedValuePerShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionThe maximum number of common shares permitted to be issued by an entity's charter and bylaws. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockSharesAuthorized Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionTotal number of common shares of an entity that have been sold or granted to shareholders (includes common shares that were issued, repurchased and remain in the treasury). These shares represent capital invested by the firm's shareholders and owners, and may be all or only a portion of the number of shares authorized. Shares issued include shares outstanding and shares held in the treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockSharesIssued Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionNumber of shares of common stock outstanding. Common stock represent the ownership interest in a corporation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionAmount, excluding accrued interest, of allowance for credit loss on investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionFair value of investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5 + Details Name: us-gaap_HeldToMaturitySecuritiesFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFace amount or stated value per share of preferred stock nonredeemable or redeemable solely at the option of the issuer. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-13Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_PreferredStockParOrStatedValuePerShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionThe maximum number of nonredeemable preferred shares (or preferred stock redeemable solely at the option of the issuer) permitted to be issued by an entity's charter and bylaws. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_PreferredStockSharesAuthorized Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionTotal number of nonredeemable preferred shares (or preferred stock redeemable solely at the option of the issuer) issued to shareholders (includes related preferred shares that were issued, repurchased, and remain in the treasury). May be all or portion of the number of preferred shares authorized. Excludes preferred shares that are classified as debt. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-13Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_PreferredStockSharesIssued Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionAggregate share number for all nonredeemable preferred stock (or preferred stock redeemable solely at the option of the issuer) held by stockholders. Does not include preferred shares that have been repurchased. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_PreferredStockSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_StatementOfFinancialPositionAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 14 R4.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED STATEMENTS OF OPERATIONS (unaudited) - USD ($) 3 Months Ended Sep. 30, 2024 Sep. 30, 2023 Interest and dividend income: Â Â Loans $ 20,930,000 $ 16,533,000 Securities 2,165,000 2,568,000 Interest-earning deposits with banks and other 1,284,000 1,055,000 Total interest and dividend income 24,379,000 20,156,000 Interest expense: Â Â Deposits 6,270,000 3,954,000 Borrowings and other 212,000 312,000 Total interest expense 6,482,000 4,266,000 Net interest income 17,897,000 15,890,000 Provision for credit losses (870,000) 750,000 Net interest income after provision for credit losses 18,767,000 15,140,000 Noninterest income: Â Â Bank fees and service charges 1,466,000 1,446,000 Insurance and wealth management services 2,171,000 1,981,000 Net gain on equity securities Â 80,000 Net gain on securities available for sale transactions 165,000 Â Other 316,000 67,000 Total noninterest income 4,118,000 3,574,000 Noninterest expense: Â Â Salaries and employee benefits 7,666,000 6,923,000 Net occupancy and equipment 1,833,000 1,831,000 Data processing 981,000 1,189,000 Advertising and marketing 224,000 141,000 Insurance premiums 248,000 239,000 Federal Deposit Insurance Corporation insurance premiums 263,000 262,000 Professional

fees 1,953,000 2,587,000 Other 1,521,000 1,233,000 Total noninterest expense 14,689,000 14,405,000 Income before income taxes 8,196,000 4,309,000 Income tax expense 1,888,000 890,000 Net income $ 6,308,000 $ 3,419,000 Net earnings per common share: Â Â Basic (in dollars per share) $ 0.25 $ 0.14 Diluted (in dollars per share) $ 0.25 $ 0.14 Weighted average shares outstanding - basic (in shares) 25,081,864 25,194,841 Weighted average shares outstanding - diluted (in shares) 25,150,650 25,194,841 X - DefinitionAggregate amount of interest expense on all borrowings and other. + ReferencesNo definition available. + Details Name: pbfs_InterestExpenseBorrowingsAndOther Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of credit loss expense (reversal of expense) for expected credit loss for financing receivable, off-balance sheet credit exposure and investment in debt security measured at amortized cost (held-to-maturity). + ReferencesNo definition available. + Details Name: pbfs_ProvisionForCreditLosses Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of realized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-9 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe amount of net income (loss) for the period per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482635/260-10-55-15Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-7Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-10Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 16: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482635/260-10-55-52Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareBasic Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period available to each share of common stock or common unit outstanding during the reporting period and to each share or unit that would have been outstanding assuming the issuance of common shares or units for all dilutive potential common shares or units outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482635/260-10-55-15Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-7Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 15: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482635/260-10-55-52Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareDiluted Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareReconciliationAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of unrealized and realized gain (loss) on investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(3)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 321 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479536/321-10-50-4 + Details Name: us-gaap_EquitySecuritiesFvNiGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of expense for Federal Deposit Insurance Corporation (FDIC) insurance. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.14) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_FederalDepositInsuranceCorporationPremiumExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of income (loss) from continuing operations, including income (loss) from equity method investments, before deduction of income tax expense (benefit), and income (loss) attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(11)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-05(b)(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479557/942-235-S99-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 25 -Paragraph 1 -SubTopic 20 -Topic 940 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481913/940-20-25-1Reference 9: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(10)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 10: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(15)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482685/740-10-50-10Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB TOPIC 6.I.7) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479360/740-10-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph (a) -SubTopic 20 -Topic 740 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482659/740-20-45-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)) -SubTopic 10 -Topic 235 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1 + Details Name: us-gaap_IncomeTaxExpenseBenefit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of expenses incurred in the period for information technology and data processing products and services. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03.6) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_InformationTechnologyAndDataProcessing Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionRevenue from insurance services, including net premiums earned, gain on sale of insurance block, agency management fees and insurance contract fees and commissions. + ReferencesNo definition available. + Details Name: us-gaap_InsuranceServicesRevenue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionRepresents the total of interest and dividend income, including any amortization and accretion (as applicable) of discounts and premiums, earned from (1) loans and leases whether held-for-sale or held-in-portfolio; (2) investment securities; (3) federal funds sold; (4) securities purchased under agreements to resell; (5) investments in banker's acceptances, commercial paper, or certificates of deposit; (6) dividend income; or (7) other investments not otherwise specified herein. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 45 -Paragraph 39 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480228/946-830-45-39Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.1-5) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestAndDividendIncomeOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InterestAndDividendIncomeOperatingAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of operating dividend and interest income, including amortization and accretion of premiums and discounts, on securities. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 6 -Subparagraph (SX 210.12-14(Column E)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-6 + Details Name: us-gaap_InterestAndDividendIncomeSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe aggregate interest and fee income generated by: (1) loans the Entity has positive intent and ability to hold for the foreseeable future, or until maturity or payoff, including commercial and consumer loans, whether domestic or foreign, which may consist of: (a) industrial and agricultural; (b) real estate; and (c) real estate construction loans; (d) trade financing; (e) lease financing; (f) home equity lines-of-credit; (g) automobile and other vehicle loans; and (h) credit card and other revolving-type loans and (2) loans and leases held-for-sale which may include mortgage loans, direct financing, and sales-type leases. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestAndFeeIncomeLoansAndLeases Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of the cost of borrowed funds accounted for as interest expense. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name

Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(3)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 835 -SubTopic 30 -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482925/835-30-45-3Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.9) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (210.5-03(11)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483013/835-20-50-1 + Details Name: us-gaap_InterestExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InterestExpenseAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAggregate amount of interest expense on all deposits. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.6) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestExpenseDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionInterest income derived from funds deposited with both domestic and foreign financial institutions including funds in money market and other accounts. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph (a) -Publisher SECReference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph (b) -Subparagraph (1) -Publisher SECReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestIncomeDepositsWithFinancialInstitutions Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of interest income or expense, including any amortization and accretion (as applicable) of discounts and premiums, including consideration of the provisions for loan, lease, credit, and other related losses. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestIncomeExpenseAfterProvisionForLoanLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net amount of operating interest income (expense). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.10) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestIncomeExpenseNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionIncludes (1) underwriting revenue (the spread between the resale price received and the cost of the securities and related expenses) generated through the purchasing, distributing and reselling of new issues of securities (alternatively, could be a secondary offering of a large block of previously issued securities); and (2) fees earned for mergers, acquisitions, divestitures, restructurings, and other types of financial advisory services. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.13(b),(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InvestmentBankingRevenue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of expense for salary, wage, profit sharing; incentive and equity-based compensation; and other employee benefit. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(b)(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_LaborAndRelatedExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe total expense recognized in the period for promotion, public relations, and brand or product advertising. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03.4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_MarketingAndAdvertisingExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 13: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-7Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI 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us-gaap_NoninterestExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NoninterestExpenseAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe total amount of noninterest income which may be derived from: (1) fees and commissions; (2) premiums earned; (3) insurance policy charges; (4) the sale or disposal of assets; and (5) other sources not otherwise specified. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.13) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NoninterestIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NoninterestIncomeAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of revenue earned, classified as other, excluding interest income. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-03(1)(e)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(13)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NoninterestIncomeOtherOperatingIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of net occupancy expense that may include items, such as depreciation of facilities and equipment, lease expenses, property taxes and property and casualty insurance expense. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 840 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481161/840-30-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03.6) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.14(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_OccupancyNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of noninterest expense classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.14) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_OtherNoninterestExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, after effects of policies assumed or ceded, of expense related to the provision for policy benefits and costs incurred. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1 + Details Name: us-gaap_PolicyholderBenefitsAndClaimsIncurredNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionA fee charged for services from professionals such as doctors, lawyers and accountants. The term is often expanded to include other professions, for example, pharmacists charging to maintain a medicinal profile of a client or customer. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name

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Excludes changes in equity resulting from investments by owners and distributions to owners. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(24)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(26)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 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-Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI 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https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 34: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 35: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 37: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 38: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 39: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OtherComprehensiveIncomeAvailableForSaleSecuritiesAdjustmentNetOfTaxPeriodIncreaseDecreaseAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, before tax and after adjustment, of unrealized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-11 + Details Name: us-gaap_OtherComprehensiveIncomeLossAvailableForSaleSecuritiesAdjustmentBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after tax and adjustment, of unrealized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-11 + Details Name: us-gaap_OtherComprehensiveIncomeLossAvailableForSaleSecuritiesAdjustmentNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after adjustment, of tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-12 + Details Name: us-gaap_OtherComprehensiveIncomeLossAvailableForSaleSecuritiesTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount after tax and reclassification adjustments of other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481674/830-30-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-17Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-4Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-5Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-20Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(21)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section

45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482739/220-10-55-15Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1A + Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount before tax of reclassification adjustment from accumulated other comprehensive income for unrealized gain (loss) realized upon the sale of available-for-sale securities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-15Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-9Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 17A -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-17A + Details Name: us-gaap_OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCIForSaleOfSecuritiesBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, before tax and adjustment, of unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Excludes unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-9Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-11 + Details Name: us-gaap_OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_StatementOfIncomeAndComprehensiveIncomeAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 16 R6.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (unaudited) - USD ($) $ in Thousands Common Stock Additional Paid-in Capital Retained Earnings Cumulative effect of change in accounting principle - Current Expected Credit Losses [1] Retained Earnings Unallocated Common Stock of ESOP Accumulated Other Comprehensive Loss Cumulative effect of change in accounting principle - Current Expected Credit Losses [1] Total Balance at beginning of period at Jun. 30, 2023 $ 260 $ 113,543 $ 507 $ 173,038 $ (10,573) $ (9,568) $ 507 $ 266,700 Balance at beginning of period (in shares) at Jun. 30, 2023 25,977,679 Â Â Â Â Â Â Â Increase (Decrease) in Shareholder's Equity Â Â Â Â Â Â Â Â Net income Â Â Â 3,419 Â Â Â 3,419 Other comprehensive income Â Â Â Â Â 1,028 Â 1,028 ESOP shares committed to be released (12,729 shares) Â (52) Â Â 169 Â Â 117 Balance at end of period at Sep. 30, 2023 $ 260 113,491 Â 176,964 (10,404) (8,540) Â 271,771 Balance at end of period (in shares) at Sep. 30, 2023 25,977,679 Â Â Â Â Â Â Â Balance at beginning of period at Jun. 30, 2024 $ 263 113,484 Â 187,731 (9,892) 4,942 Â $ 296,528 Balance at beginning of period (in shares) at Jun. 30, 2024 26,261,293 Â Â Â Â Â Â 26,261,293 Increase (Decrease) in Shareholder's Equity Â Â Â Â Â Â Â Â Net income Â Â Â 6,308 Â Â Â $ 6,308 Other comprehensive income Â Â Â Â Â 1,698 Â 1,698 ESOP shares committed to be released (12,729 shares) Â (32) Â Â 171 Â Â 139 Stock-based compensation expense Â 343 Â Â Â Â Â 343 Repurchases of common stock $ (2) Â Â (1,213) Â Â Â (1,215) Repurchases of common stock (in shares) (114,389) Â Â Â Â Â Â Â Balance at end of period at Sep. 30, 2024 $ 261 $ 113,795 Â $ 192,826 $ (9,721) $ 6,640 Â $ 303,801 Balance at end of period (in shares) at Sep. 30, 2024 26,146,904 Â Â Â Â Â Â 26,146,904 [1] Adoption of Accounting Standard Update 2016-13. X - DefinitionAmount of increase to additional paid-in capital (APIC) for recognition of cost for award under share-based payment arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480483/718-10-35-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 20 -Section 55 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481089/718-20-55-13Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 20 -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481089/718-20-55-12 + Details Name: us-gaap_AdjustmentsToAdditionalPaidInCapitalSharebasedCompensationRequisiteServicePeriodRecognitionValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionValue of shares committed to be released under an Employee Stock Ownership Plan (ESOP). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 40 -Section 25 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480637/718-40-25-13 + Details Name: us-gaap_AmortizationOfESOPAward Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNumber of shares of common stock outstanding. Common stock represent the ownership interest in a corporation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_IncreaseDecreaseInStockholdersEquityRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 13: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-7Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 32: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 34: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 35: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 37: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 38: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 39: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount after tax and reclassification adjustments of other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481674/830-30-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-17Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-4Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-5Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-20Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(21)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 10:

http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482739/220-10-55-15Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1A + Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNumber of shares that have been repurchased during the period and have not been retired and are not held in treasury. Some state laws may govern the circumstances under which an entity may acquire its own stock and prescribe the accounting treatment therefore. This element is used when state law does not recognize treasury stock. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481004/946-505-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-03(i)(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479886/946-10-S99-3Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_StockRepurchasedDuringPeriodShares Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionEquity impact of the value of stock that has been repurchased during the period and has not been retired and is not held in treasury. Some state laws may mandate the circumstances under which an entity may acquire its own stock and prescribe the accounting treatment therefore. This element is used when state law does not recognize treasury stock. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 205 -Name Accounting Standards Codification -Section 45 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480767/946-205-45-4Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481004/946-505-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_StockRepurchasedDuringPeriodValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 9: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 13: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480418/310-10-S99-2 + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 17 R7.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (unaudited) (Parenthetical) - shares 3 Months Ended Sep. 30, 2024 Sep. 30, 2023 CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (unaudited) Â Â ESOP shares committed to be released (in shares) 12,729 12,729 X - DefinitionThe number of shares committed to be released under an Employee Stock Ownership Plan (ESOP). + ReferencesNo definition available. + Details Name: pbfs_EmployeeStockOwnershipPlanSharesCommittedToBeReleased Namespace Prefix: pbfs_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_StatementOfStockholdersEquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 18 R8.htm IDEA: XBRL DOCUMENT v3.24.3 CONSOLIDATED STATEMENTS OF CASH FLOWS (unaudited) - USD ($) 3 Months Ended Sep. 30, 2024 Sep. 30, 2023 Cash flows from operating activities: Â Â Net income $ 6,308,000 $ 3,419,000 Adjustments to reconcile net income to net cash provided by operating activities: Â Â Depreciation and amortization 629,000 671,000 Provision for credit losses (870,000) 750,000 Net accretion on securities (582,000) (370,000) ESOP compensation 138,000 117,000 Loss on bank-owned life insurance 37,000 56,000 Net gain on sale or write-down of other real estate owned (35,000) Â Proceeds from sale of loans 2,823,000 Â Net gain on sale of loans (29,000) Â Loss on sale, disposal or write-down of premise and equipment, net 3,000 Â Net gain on equity securities Â (80,000) Net gain on securities available for sale transactions (165,000) Â Stock-based compensation expense 343,000 Â Deferred tax expense 834,000 37,000 (Increase) decrease in accrued interest receivable (108,000) 70,000 Increase in other assets (1,062,000) (156,000) (Decrease) increase in other liabilities (6,356,000) 7,920,000 Changes in operating leases 3,000 8,000 Net cash provided by operating activities 1,911,000 12,442,000 Cash flows from investing activities: Â Â Proceeds from maturities, paydowns and calls of securities available for sale 34,745,000 45,077,000 Proceeds from sales of securities available for sale 350,000 0 Purchases of securities available for sale (37,174,000) (23,924,000) Proceeds from maturities and paydowns of securities held to maturity 2,343,000 1,617,000 Purchases of securities held to maturity (1,796,000) (1,576,000) Net purchases of FHLBNY and FRBNY stock (100,000) (38,000) Net increase in loans receivable (57,753,000) (57,774,000) Purchases of premises and equipment (120,000) (373,000) Proceeds from sale of other real estate owned 188,000 Â Cash paid for acquisitions Â (1,980,000) Net cash used in investing activities (59,317,000) (38,971,000) Cash flows from financing activities: Â Â Net increase in deposits 125,028,000 96,984,000 Net decreases in mortgagors' escrow deposits (5,847,000) (4,364,000) Payments on acquisition contingent consideration (750,000) Â Repurchase of common stock (1,215,000) Â Repayment of finance lease liability (26,000) (25,000) Net cash provided by financing activities 117,190,000 92,595,000 Net increase in cash and cash equivalents 59,784,000 66,066,000 Cash and cash equivalents at beginning of period 165,190,000 150,478,000 Cash and cash equivalents at end of period 224,974,000 216,544,000 Cash paid during the period for: Â Â Interest 6,503,000 4,280,000 Income taxes $ 1,000,000 1,000,000 Non-cash investing and financing activity: Â Â Acquisition contingent consideration payable Â $ 1,499,000 X - DefinitionThe amount of contingent consideration payable in an acquisition. + ReferencesNo definition available. + Details Name: pbfs_AcquisitionContingentConsiderationPayable Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionEarnings (loss) on bank owned life insurance policies. + ReferencesNo definition available. + Details Name: pbfs_BankOwnedLifeInsuranceIncomeExpense Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of noncash expense related the ESOP cost recognized during the period. + ReferencesNo definition available. + Details Name: pbfs_EmployeeStockOwnershipPlanEsopCompensationExpenseNoncash Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of increase (decrease) in mortgagors' escrow deposits. + ReferencesNo definition available. + Details Name: pbfs_IncreaseDecreaseInMortgagorsEscrowDeposits Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash outflow (inflow) from acquisition (sale) of Federal Home Loan Bank (FHLBank) and Federal Reserve Bank (FRB) stock. + ReferencesNo definition available. + Details Name: pbfs_PaymentsForProceedsFromFederalHomeLoanBankAndFederalReserveBankStock Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net cash outflow associated with the acquisition of long-lived, physical assets that are used in the normal conduct of business to produce goods and services and not intended for resale; includes cash outflows to pay for construction of self-constructed assets. + ReferencesNo definition available. + Details Name: pbfs_PaymentsToAcquirePropertyPlantAndEquipmentNet Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash inflow associated with the sale of loans. + ReferencesNo definition available. + Details Name: pbfs_ProceedsFromSaleOfLoans Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of credit loss expense (reversal of expense) for expected credit loss for financing receivable, off-balance sheet credit exposure and investment in debt security measured at amortized cost (held-to-maturity). + ReferencesNo definition available. + Details Name: pbfs_ProvisionForCreditLosses Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe sum of the periodic adjustments of the differences between securities' face values and purchase prices that are charged against earnings. This is called accretion if the security was purchased at a discount and amortization if it was purchased at premium. As a noncash item, this element is an adjustment to net income when calculating cash provided by or used in operations using the indirect method. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28 + Details Name: us-gaap_AccretionAmortizationOfDiscountsAndPremiumsInvestments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_AdjustmentsToReconcileNetIncomeLossToCashProvidedByUsedInOperatingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, 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. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482913/230-10-50-8Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-4 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of increase (decrease) in cash, cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; including effect from exchange rate change. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, 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. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-24Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 1 -SubTopic 230 -Topic 830 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481877/830-230-45-1 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of realized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-9 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of deferred income tax expense (benefit) pertaining to income (loss) from continuing operations. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)(1)(Note 1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 6.I.Fact.2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479360/740-10-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 6.I.Fact.1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479360/740-10-S99-1Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section

S99 -Paragraph 1 -Subparagraph (SAB Topic 6.I.7) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479360/740-10-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (b) -SubTopic 10 -Topic 740 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482685/740-10-50-9 + Details Name: us-gaap_DeferredIncomeTaxExpenseBenefit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe current period expense charged against earnings on long-lived, physical assets not used in production, and which are not intended for resale, to allocate or recognize the cost of such assets over their useful lives; or to record the reduction in book value of an intangible asset over the benefit period of such asset; or to reflect consumption during the period of an asset that is not used in production. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 360 -SubTopic 10 -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482099/360-10-50-1 + Details Name: us-gaap_DepreciationAndAmortization Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of unrealized and realized gain (loss) on investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(3)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 321 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479536/321-10-50-4 + Details Name: us-gaap_EquitySecuritiesFvNiGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow for principal payment on finance lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (g)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-4Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 5 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479041/842-20-45-5 + Details Name: us-gaap_FinanceLeasePrincipalPayments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of gain (loss) on sale or disposal of property, plant and equipment assets, including oil and gas property and timber property. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28 + Details Name: us-gaap_GainLossOnSaleOfPropertyPlantEquipment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net gain (loss) resulting from a sale of loans, including adjustments to record loans classified as held-for-sale at the lower-of-cost-or-market and fair value adjustments to loan held for investment purposes. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.13(h)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_GainLossOnSalesOfLoansNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net gain (loss) resulting from sales and other disposals of other real estate owned, increases (decreases) in the valuation allowance for foreclosed real estate, and write-downs of other real estate owned after acquisition or physical possession. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.14(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_GainsLossesOnSalesOfOtherRealEstate Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe amount of cash paid during the current period to foreign, federal, state, and local authorities as taxes on income, net of any cash received during the current period as refunds for the overpayment of taxes. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482913/230-10-50-2 + Details Name: us-gaap_IncomeTaxesPaidNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe increase (decrease) during the reporting period in the amount due from borrowers for interest payments. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInAccruedInterestReceivableNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net cash inflow or outflow for the increase (decrease) in the beginning and end of period deposits balances. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-8Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 230 -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481160/942-230-45-1 + Details Name: us-gaap_IncreaseDecreaseInDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of increase (decrease) in operating assets classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInOtherOperatingAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of increase (decrease) in operating liabilities classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInOtherOperatingLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash paid for interest, excluding capitalized interest, classified as operating activity. Includes, but is not limited to, payment to settle zero-coupon bond for accreted interest of debt discount and debt instrument with insignificant coupon interest rate in relation to effective interest rate of borrowing attributable to accreted interest of debt discount. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-17Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-25Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482913/230-10-50-2 + Details Name: us-gaap_InterestPaidNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash inflow (outflow) from financing activities, including discontinued operations. Financing activity cash flows include obtaining resources from owners and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-24 + Details Name: us-gaap_NetCashProvidedByUsedInFinancingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInFinancingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow (outflow) from investing activities, including discontinued operations. Investing activity cash flows include making and collecting loans and acquiring and disposing of debt or equity instruments and property, plant, and equipment and other productive assets. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-24 + Details Name: us-gaap_NetCashProvidedByUsedInInvestingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInInvestingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow (outflow) from operating activities, including discontinued operations. Operating activity cash flows include transactions, adjustments, and changes in value not defined as investing or financing activities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-25 + Details Name: us-gaap_NetCashProvidedByUsedInOperatingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInOperatingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of periodic reduction over lease term of carrying amount of right-of-use asset from operating lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28 + Details Name: us-gaap_OperatingLeaseRightOfUseAssetAmortizationExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OtherNoncashInvestingAndFinancingItemsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash outflow, not made soon after acquisition date of business combination, to settle contingent consideration liability up to amount recognized at acquisition date, including, but not limited to, measurement period adjustment and less amount paid soon after acquisition date. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (f) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentForContingentConsiderationLiabilityFinancingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net amount paid or received by the reporting entity associated with purchase (sale or collection) of loans receivable arising from the financing of goods and services. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-8Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 9 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-9 + Details Name: us-gaap_PaymentsForProceedsFromLoansReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow to reacquire common stock during the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsForRepurchaseOfCommonStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow to acquire investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481830/320-10-45-11Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-13Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-11 + Details Name: us-gaap_PaymentsToAcquireAvailableForSaleSecuritiesDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow associated with the acquisition of business during the period. The cash portion only of the acquisition price. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479581/805-30-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-13 + Details Name: us-gaap_PaymentsToAcquireBusinessesGross Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow through purchase of long-term held-to-maturity securities. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481830/320-10-45-11Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-13 + Details Name: us-gaap_PaymentsToAcquireHeldToMaturitySecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash inflow from maturity, prepayment and call of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481830/320-10-45-11Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromMaturitiesPrepaymentsAndCallsOfAvailableForSaleSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash inflow associated with the maturity, prepayments and calls (requests for early payments) of debt securities designated as held-to-maturity. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481830/320-10-45-11Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromMaturitiesPrepaymentsAndCallsOfHeldToMaturitySecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash inflow from sale of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481830/320-10-45-11Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-9Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-12Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-11 + Details Name: us-gaap_ProceedsFromSaleOfAvailableForSaleSecuritiesDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash inflow associated with the sale of other real estate not otherwise defined in the taxonomy. +

ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromSaleOfOtherRealEstate Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe consolidated profit or loss for the period, net of income taxes, including the portion attributable to the noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-11Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 205 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480767/946-205-45-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-7Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(16)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481231/810-10-45-19Reference 16: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 18: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 29: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-05(b)(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479557/942-235-S99-1Reference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 33: http://www.xbrl.org/2003/role/exampleRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 4J -Publisher FASB -URI https://asc.fasb.org//1943274/2147481175/810-10-55-4JReference 34: http://www.xbrl.org/2003/role/exampleRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 4K -Publisher FASB -URI https://asc.fasb.org//1943274/2147481175/810-10-55-4KReference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 37: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-2Reference 38: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481203/810-10-50-1AReference 39: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481203/810-10-50-1A + Details Name: us-gaap_ProfitLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of noncash expense for share-based payment arrangement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28 + Details Name: us-gaap_ShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_SupplementalCashFlowInformationAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 19 R9.htm IDEA: XBRL DOCUMENT v3.24.3 NATURE OF OPERATIONS 3 Months Ended Sep. 30, 2024 NATURE OF OPERATIONS Â NATURE OF OPERATIONS 1.NATURE OF OPERATIONSPioneer Bancorp, Inc. (the â€œCompanyâ€) is a mid-tier stock holding company whose wholly owned subsidiary is Pioneer Bank, National Association (the â€œBankâ€). The Bankâ€™s wholly owned subsidiaries are Pioneer Commercial Bank, Pioneer Insurance Agency, Inc. and Pioneer Financial Services, Inc. On September 16, 2024, the Office of the Comptroller of the Currency (the â€œOCCâ€) approved the merger of Pioneer Commercial Bank with and into the Bank with the Bank as the resulting entity (the â€œCommercial Bank Mergerâ€). The Commercial Bank Merger closed on October 1, 2024. Following the completion of the Commercial Bank Merger, the Bank now directly offers full municipal deposit banking services which were previously provided through Pioneer Commercial Bank. The Company provides diversified financial services through the Bank and its subsidiaries, with 23 offices in the Capital Region of New York State. The Company, through its subsidiaries, offers a broad array of deposit, lending, and other financial services to individuals, businesses, and municipalities.The interim financial data as of September 30, 2024 and for the three months ended September 30, 2024 and 2023, respectively, is unaudited and reflects all normal recurring adjustments that are, in the opinion of management, necessary for a fair presentation of the results for the interim periods presented in conformance with accounting principles generally accepted in the United States of America (â€œGAAPâ€). On October 18, 2024, the Company announced it would change its fiscal year end from June 30 to December 31 of each calendar year. The results of operations for the three months ended September 30, 2024 are not necessarily indicative of the results to be achieved for the remainder of the six month transition period ending December 31, 2024 or any other period.These unaudited interim consolidated financial statements should be read in conjunction with the Companyâ€™s Annual Report on Form 10-K, for the year ended June 30, 2024. X - DefinitionNature of Operations [Abstract] + ReferencesNo definition available. + Details Name: pbfs_NatureOfOperationsAbstract Namespace Prefix: pbfs_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for the business description and basis of presentation concepts. Business description describes the nature and type of organization including but not limited to organizational structure as may be applicable to holding companies, parent and subsidiary relationships, business divisions, business units, business segments, affiliates and information about significant ownership of the reporting entity. Basis of presentation describes the underlying basis used to prepare the financial statements (for example, US Generally Accepted Accounting Principles, Other Comprehensive Basis of Accounting, IFRS). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 235 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//235/tableOfContentReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 275 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//275/tableOfContentReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//205/tableOfContent + Details Name: us-gaap_BusinessDescriptionAndBasisOfPresentationTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 20 R10.htm IDEA: XBRL DOCUMENT v3.24.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES 3 Months Ended Sep. 30, 2024 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES Â SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES 2.SUMMARY OF SIGNIFICANT ACCOUNTING POLICIESPrinciples of ConsolidationThe consolidated financial statements include the accounts of the Company, the Bank, and the Bankâ€™s wholly owned subsidiaries. All significant intercompany accounts and transactions have been eliminated in consolidation. Use of EstimatesThe preparation of consolidated financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ substantially from those estimates. The allowance for credit losses, valuation of securities and other financial instruments, the funded status and expense of employee benefit plans, legal proceedings and other contingent liabilities, and the realizability of deferred tax assets are particularly subject to change.ReclassificationsAmounts in the priorÂ periodâ€™s consolidated financial statements are reclassified whenever necessary to conform to the currentÂ periodâ€™s presentation. â€‹Impact of Recent Accounting Pronouncements In December 2023, the Financial Accounting Standards Board (the â€œFASBâ€) issued Accounting Standards Update (â€œASUâ€) No. 2023-09 â€“ Income Taxes (Topic 740) â€“ Improvements to Income Tax Disclosures, to provide more transparency about income tax information through improvements to income tax disclosures. Specifically, the update requires enhancements to the rate reconciliation, including disclosure of specific categories and additional information for reconciling items meeting a quantitative threshold, and greater disaggregation of income tax disclosures related to income taxes paid. The amendments in this update are effective for fiscal years beginning after December 15, 2024 and early adoption is permitted. The Company does not expect this new standard will have a material impact on the consolidated financial statements.In November 2023, the FASB issued ASU No. 2023-07 â€“ Segment Reporting (Topic 280) â€“ Improvements to Reportable Segment Disclosures, to improve the reportable segment disclosures by requiring disclosure of incremental segment information on an annual and interim basis. In addition, the amendments will enhance interim disclosure requirements, clarify circumstances in which an entity can disclose multiple segment measures of profit or loss, provide new segment disclosure requirements for entities with a single reportable segment and contain other disclosure requirements. Â The ASU does not change how a public entity identifies its operating segments or determines its reportable segments, or applies the quantitative thresholds to determine its reportable segments. The amendments in this ASU are effective for annual periods beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. Early adoption is permitted. Â The Company does not expect this new standard will have a material impact on the consolidated financial statements.â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_AccountingPoliciesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for all significant accounting policies of the reporting entity. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483426/235-10-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 235 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//235/tableOfContent + Details Name: us-gaap_SignificantAccountingPoliciesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 21 R11.htm IDEA: XBRL DOCUMENT v3.24.3 ACQUISITIONS 3 Months Ended Sep. 30, 2024 ACQUISITIONS Â ACQUISITIONS 3.ACQUISITIONS On July 13, 2023, the Company, through its subsidiary, Pioneer Financial Services, Inc., completed the acquisition of certain assets of Hudson Financial LLC, a company engaged in the wealth management services business in the Hudson Valley Region of New York. The Company paid an aggregate of $2.0 million in cash and recorded $1.5 million in contingent consideration payable to acquire the assets and recorded a $1.4 million customer list intangible asset and goodwill in the amount of $2.1 million in conjunction with the acquisitions. The goodwill from the acquisition is expected to be deductible for tax purposes. During the three months ended September 30, 2024, contingent consideration of $750,000 was paid. The effects of the acquired assets have been included in the consolidated financial statements since the acquisition date. The above referenced acquisition was made to expand the Companyâ€™s wealth management services activities.â€‹ X - DefinitionThe entire disclosure for a business combination (or series of individually immaterial business combinations) completed during the period, including background, timing, and recognized assets and liabilities. The disclosure may include leverage buyout transactions (as applicable). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479907/805-20-50-5Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 805 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//805/tableOfContent + Details Name: us-gaap_BusinessCombinationDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_BusinessCombinationsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 22 R12.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES 3 Months Ended Sep. 30, 2024 INVESTMENT SECURITIES Â INVESTMENT SECURITIES 4.INVESTMENT SECURITIES The amortized cost and estimated fair value of securities available for sale are as follows (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Grossâ€‹Grossâ€‹â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹Estimatedâ€‹Â Â Â Â CostÂ Â Â Â GainsÂ Â Â Â Losse
Treasuryâ€‹$ 218,050â€‹$ 281â€‹$ (1,571)â€‹$ 216,760Mortgage-backed securities:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 10,021â€‹â€‹ â€”â€‹â€‹

(220)â€‹â€‹ 9,801Collateralized mortgage obligations: â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 4,830â€‹â€‹ 85â€‹â€‹ â€”â€‹â€‹ 4,915 Government-sponsored enterprisesâ€‹â€‹ 15,350â€‹â€‹ â€”â€‹â€‹ (66)â€‹â€‹ 15,284Municipal obligationsâ€‹Â 15,683â€‹Â 90â€‹Â â€”â€‹Â 15,773Total available for sale securitiesâ€‹$ 263,934â€‹$ 456â€‹$ (1,857)â€‹$ 262,533â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹U.S. Treasuryâ€‹$ 247,479â€‹$ 1â€‹$ (3,931)â€‹$ 243,549Municipal obligationsâ€‹Â 13,419â€‹Â 5â€‹Â (8)â€‹Â 13,416Other debt securitiesâ€‹â€‹ 212â€‹â€‹ 305â€‹â€‹ (73)â€‹â€‹ 444Total available for sale securitiesâ€‹$ 261,110â€‹$ 311â€‹$ (4,012)â€‹$ 257,409â€‹The Company elected to exclude accrued interest receivable from the amortized cost basis of debt securities. Accrued interest receivable on available for sale debt securities totaled $1.3 million and $1.4 million at September 30, 2024 and June 30, 2024, respectively, and is excluded from the estimate of credit losses and reported in accrued interest receivable in the consolidated statement of condition.There was no allowance for credit losses for securities available for sale as of September 30, 2024 and June 30, 2024.The amortized cost and estimated fair value of securities held to maturity are as follows (dollars in thousands):â€‹Grossâ€‹Grossâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹Estimatedâ€‹A forâ€‹Net Carryingâ€‹Â Â Â Â CostÂ Â Â Â GainsÂ Â Â Â LossesÂ Â Â Â FairÂ ValueÂ Â Â Â Credit LossesÂ Â Â Â ValueSeptemberÂ 30,Â 2024â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Corporate debt securitiesâ€‹$ 22,000â€‹â€‹ 27â€‹â€‹ (1,931)â€‹$ 20,096â€‹$ 216â€‹$ 21,784Municipal obligationsâ€‹â€‹ 2,805â€‹â€‹ â€”â€‹â€‹ (38)â€‹â€‹ 2,767â€‹â€‹ â€”â€‹â€‹ 2,805Total held to maturity securitiesâ€‹$ 24,805â€‹$ 27â€‹$ (1,969)â€‹$ 22,863â€‹$ 216â€‹$ 24,589â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Corporate debt securitiesâ€‹$ 22,000â€‹$ 55â€‹$ (2,898)â€‹$ 19,157â€‹$ 262â€‹$ 21,738Municipal obligationsâ€‹â€‹ 3,352â€‹â€‹ â€”â€‹â€‹ (72)â€‹â€‹ 3,280â€‹â€‹ â€”â€‹â€‹ 3,352Total held to maturity securitiesâ€‹$ 25,352â€‹$ 55â€‹$ (2,970)â€‹$ 22,437â€‹$ 262â€‹$ 25,090â€‹Accrued interest receivable on held to maturity debt securities totaled $232,000 and $220,000 at September 30, 2024 and June 30, 2024, respectively, and is excluded from the estimate of credit losses and is reported in accrued interest receivable in the consolidated statement of condition.There were no held to maturity securities that were 30 days or more past due or classified as non-accrual as of September 30, 2024 and June 30, 2024.The following tables present the activity in the allowance for credit losses on securities held to maturity (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â ForÂ theÂ Three Months Ended SeptemberÂ 30,Â 2024â€‹â€‹Beginningâ€‹â€‹â€‹â€‹â€‹â€‹â€‹Endingâ€‹Â Â Â Â BalanceÂ Â Â Â ProvisionsÂ Â Â Â Charge-offsÂ Â Â Â RecoveriesÂ Â Â Â BalanceCorporate debt securitiesâ€‹$ 262â€‹$ (46)â€‹$ â€”â€‹$ â€”â€‹$ 216Municipal obligationsâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total allowance for credit losses on securities held to maturityâ€‹$ 262â€‹$ (46)â€‹$ â€”â€‹$ â€”â€‹$ 216â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â ForÂ theÂ Three Months Ended SeptemberÂ 30,Â 2023â€‹â€‹BeginningÂ â€‹â€‹â€‹â€‹â€‹â€‹â€‹Endingâ€‹Â Â Â Â BalanceÂ Â Â Â ProvisionsÂ Â Â Â Charge-offsÂ Â Â Â RecoveriesÂ Â Â Â BalanceCorporate debt securitiesâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”Municipal obligationsâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Total allowance for credit losses on securities held to maturityâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹The estimated fair value and gross unrealized losses aggregated by security category and length of time such securities have been in a continuous unrealized loss position, is summarized as follows (dollars in thousands):â€‹SeptemberÂ 30,Â 2024â€‹â€‹LessÂ thanÂ 12Â Monthsâ€‹12Â MonthsÂ orÂ Longerâ€‹Totalâ€‹â€‹Estimatedâ€‹Unre available for sale:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ â€”â€‹$ â€”â€‹$ 162,314â€‹$ (1,571)â€‹$ 162,314â€‹$ (1,571)Mortgage-backed securities:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 9,801â€‹â€‹ (220)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 9,801â€‹â€‹ (220)Collateralized mortgage obligations: â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€” Government-sponsored enterprisesâ€‹Â 15,273â€‹Â (65)â€‹Â 11â€‹Â (1)â€‹Â 15,284â€‹Â (66)Municipal obligationsâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹$ 25,074â€‹$ (285)â€‹$ 162,325â€‹$ (1,572)â€‹$ 187,399â€‹$ (1,857)â€‹Securities held to maturity:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Corporate debt securitiesâ€‹$ â€”â€‹$ â€”â€‹$ 18,070â€‹$ (1,931)â€‹$ 18,070â€‹$ (1,931)Municipal obligationsâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 2,767â€‹â€‹ (38)â€‹â€‹ 2,767â€‹â€‹ (38)â€‹â€‹$ â€”â€‹$ â€”â€‹$ 20,837â€‹$ (1,969)â€‹$ 20,837â€‹$ (1,969)â€‹JuneÂ 30,Â 2024â€‹â€‹LessÂ thanÂ 12Â Monthsâ€‹12Â MonthsÂ orÂ Longerâ€‹Totalâ€‹â€‹Estimatedâ€‹Unrealizedâ€ available for sale:â€‹â€‹â€‹Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ 19,580â€‹$ (12)â€‹$ 219,059â€‹$ (3,919)â€‹$ 238,639â€‹$ (3,931)Municipal obligationsâ€‹Â 3,723â€‹Â (8)â€‹Â â€”â€‹Â â€”â€‹Â 3,723â€‹Â (8)Other debt securitiesâ€‹Â â€”â€‹Â â€”â€‹Â 90â€‹â€‹ (73)â€‹Â 90â€‹Â (73)â€‹â€‹$ 23,303â€‹$ (20)â€‹$ 219,149â€‹$ (3,992)â€‹$ 242,452â€‹$ (4,012)â€‹Securities held to maturity:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Corporate debt securitiesâ€‹$ â€”â€‹$ â€”â€‹$ 17,102â€‹$ (2,898)â€‹$ 17,102â€‹$ (2,898)Municipal obligationsâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 3,280â€‹â€‹ (72)â€‹â€‹ 3,280â€‹â€‹ (72)â€‹â€‹$ â€”â€‹$ â€”â€‹$ 20,382â€‹$ (2,970)â€‹$ 20,382â€‹$ (2,970)â€‹Unrealized losses on securities available for sale have not been recognized into income because the issuers' debt securities are of high credit quality (rated AA or higher), management does not intend to sell, and it is likely that management will not be required to sell the securities prior to their anticipated recovery, and the decline in fair value is largely due to changes in interest rates and other market conditions. The issuers continue to make timely principal and interest payments on the securities. The fair value is expected to recover as the securities approach maturity.The Company does not believe the available for sale securities that were in an unrealized loss position as of September 30, 2024 and June 30, 2024, which consisted of 42 and 104 individual securities, respectively, represented a credit loss impairment. Available for sale debt securities in unrealized loss positions are evaluated for impairment related to credit losses at least quarterly. As of September 30, 2024 and June 30, 2024, the majority of the available for sale securities in an unrealized loss position consisted of debt securities issued by U.S. government agencies or U.S. government-sponsored enterprises that carry the explicit and/or implicit guarantee of the U.S. government, which are widely recognized as â€œrisk-freeâ€ and have a long history of zero credit losses. Total gross unrealized losses were primarily attributable to changes in interest rates, relative to when the investment securities were purchased, and not due to the credit quality of the investment securities. The Company does not intend to sell, nor is it more likely than not that the Company will be required to sell the security before recovery of its amortized cost basis, which may be at maturity. Â None of the Companyâ€™s held to maturity debt securities were past due or on nonaccrual status as of September 30, 2024 and June 30, 2024. There was no accrued interest reversed against interest income for the three months ended September 30, 2024 and 2023, as all securities remained on accrual status. In addition, there were no collateral dependent held to maturity debt securities as of September 30, 2024 and June 30, 2024. An allowance for credit losses on held to maturity debt securities is recorded to account for expected lifetime credit losses.The following table sets forth information with regard to contractual maturities of debt securities (dollars in thousands). Securities not due at a single maturity date are shown separately.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹Â AmortizedÂ Estimatedâ€‹Â Â Â Â CostÂ Â Â Â FairÂ ValueSecurities available for sale:Â â€‹Â Â Â â€‹Â Â Due in one year or lessâ€‹$ 204,516â€‹$ 203,361Due after one to five yearsâ€‹Â 33,241â€‹Â 33,183Due after five to ten yearsâ€‹â€‹ 11,315â€‹â€‹ 11,262 Due after ten yearsâ€‹â€‹ 14,862â€‹â€‹ 14,727â€‹â€‹$ 263,934â€‹$ 262,533â€‹â€‹â€‹â€‹â€‹â€‹â€‹Securities held to maturity:â€‹Â Â Â â€‹Â Â Â Due in one year or lessâ€‹$ 1,774â€‹$ 1,736Due after one to five yearsâ€‹Â 1,031â€‹Â 1,031Due after five to ten yearsâ€‹Â 22,000â€‹Â 20,096â€‹â€‹$ 24,805â€‹$ 22,863â€‹Maturities of mortgage-backed securities and collateralized mortgage obligations are included based on their contractual lives. Expected maturities will differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties.During the three months ended September 30, 2024, the Company received $350,000 in proceeds from the sale of securities available for sale, realizing net gains of $165,000. There were no sales of securities available for sale for the three months ended September 30, 2023.There were no sales of securities held to maturity for the three months ended September 30, 2024 and 2023.There were no sales of equity securities for the three months ended September 30, 2023.At September 30, 2024, there were no holdings of securities of any one issuer, other than the U.S. Government and its agencies, in an amount greater than 10% of the Companyâ€™s equity. As of September 30, 2024 and JuneÂ 30, 2024, the carrying value of available for sale securities pledged to secure Federal Home Loan Bank of New York (â€œFHLBNYâ€) advances and municipal deposits was $259.4 million and $254.1 million, respectively.â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for investments in certain debt and equity securities. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//320/tableOfContentReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-6BReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-6BReference 5: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1403 -Paragraph (b) -Publisher SECReference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//946-320/tableOfContentReference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 940 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//940-320/tableOfContentReference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//942-320/tableOfContent + Details Name: us-gaap_InvestmentsInDebtAndMarketableEquitySecuritiesAndCertainTradingAssetsDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 23 R13.htm IDEA: XBRL DOCUMENT v3.24.3 NET LOANS RECEIVABLE 3 Months Ended Sep. 30, 2024 NET LOANS RECEIVABLE Â NET LOANS RECEIVABLE 5.NET LOANS RECEIVABLE A summary of net loans receivable is as follows (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â 2024Â Â Â Â JuneÂ 30,Â 2024Commercial:Â â€‹Â Â Â â€‹Â Â Real estateâ€‹$ 421,374â€‹$ 406,201Commercial and industrialâ€‹Â 109,387â€‹Â 101,207Constructionâ€‹Â 113,227â€‹Â 118,373Total commercialâ€‹Â 643,988â€‹Â 625,781Residential mortgagesâ€‹Â 665,027â€‹Â 633,779Home equity loans and linesâ€‹Â 93,840â€‹Â 92,765Consumerâ€‹Â 18,108â€‹Â 13,545â€‹â€‹Â 1,420,963â€‹Â 1,365,870Allowance for credit lossesâ€‹Â (21,238)â€‹Â (21,801)Net loans receivableâ€‹$ 1,399,725â€‹$ 1,344,069â€‹Accrued interest receivable on loans totaled $6.1 million and $5.9 million at September 30, 2024 and June 30, 2024, respectively. Accrued interest receivable on loans is included in accrued interest receivable on the consolidated statement of condition, and is excluded from the estimate of credit losses. Net deferred loan costs totaled $9.5 million at September 30, 2024 and June 30, 2024, and are included in net loans receivable.The allowance for credit losses on loans estimate uses a four quarter reasonable and supportable forecast period based on economic forecast from the Federal Open Market Committee (â€œFOMCâ€) of the Federal Reserve's projections of civilian unemployment and year-over-year U.S. gross domenstic product (â€œGDPâ€) growth. The forecast will revert to long-term economic conditions over a four quarter reversion period on a straight-line basis. A qualitative factor framework has been developed to adjust the quantitative loss rates for asset-specific risk characteristics or current conditions at the reporting date. The following tables present the activity in the allowance for credit losses by portfolio segment (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â ForÂ theÂ Three Months Ended SeptemberÂ 30,Â 2024â€‹â€‹Beginningâ€‹â€‹â€‹â€‹â€‹â€‹â€‹Endingâ€‹Â Â Â Â BalanceÂ Â Â Â ProvisionsÂ Â Â Â Charge-offsÂ Â Â Â RecoveriesÂ Â Â Â BalanceCommercialâ€‹$ 12,504â€‹$ (1,009)â€‹$ (24)â€‹$ 207â€‹$ 11,678Residential mortgagesâ€‹â€‹ 7,706â€‹â€‹ 95â€‹â€‹ (14)â€‹â€‹ â€”â€‹â€‹ 7,787Home equity loans and lines of creditâ€‹â€‹ 1,244â€‹â€‹ (73)â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,171Consumerâ€‹Â 347â€‹Â 290â€‹Â (36)â€‹Â 1â€‹Â 602Allowance for credit losses - loansâ€‹Â 21,801â€‹Â (697)â€‹Â (74)â€‹Â 208â€‹Â 21,238Allowance for credit losses - off-balance sheet credit exposuresâ€‹Â 1,899â€‹Â (127)â€‹Â â€”â€‹Â â€”â€‹Â 1,772Total â€‹$ 23,700â€‹$ (824)â€‹$ (74)â€‹$ 208â€‹$ 23,010â€‹Â ForÂ theÂ Three Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹Â Cumulative Effectâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Beginningâ€‹Adjustment for theâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Endingâ€‹Â Â Â Â BalanceÂ Â Â Â Adoption of ASU 2016-13Â Â Â Â ProvisionsÂ Â Â Â Charge-offsÂ Â Â Â RecoveriesÂ Â Â Â BalanceCommercialâ€‹$ 14,288â€‹$ (1,307)â€‹$ 173â€‹$ â€”â€‹$ 27â€‹$ 13,181Residential mortgagesâ€‹Â 6,222â€‹Â (670)â€‹Â 639â€‹â€‹ â€”â€‹â€‹ â€”â€‹Â 6,191Home equity loans and lines of creditâ€‹â€‹ 1,470â€‹â€‹ (265)â€‹â€‹ 89â€‹â€‹ (12)â€‹â€‹ â€”â€‹â€‹ 1,282Consumerâ€‹â€‹ 489â€‹â€‹ (69)â€‹â€‹ 15â€‹â€‹ (23)â€‹â€‹ 3â€‹â€‹ 415Allowance for credit losses - loansâ€‹Â 22,469â€‹Â (2,311)â€‹Â 916â€‹Â (35)â€‹Â 30â€‹Â 21,069Allowance for credit losses - off-balance sheet credit exposuresâ€‹Â â€”â€‹Â 1,624â€‹Â (166)â€‹Â â€”â€‹Â â€”â€‹Â 1,458Total â€‹$ 22,469â€‹$ (687)â€‹$ 750â€‹$ (35)â€‹$ 30â€‹$ 22,527â€‹The following tables present the balance in the allowance for credit losses and the recorded investment in loans by portfolio segment (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹Â Residentialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â CommercialÂ Â Â Â MortgagesÂ Â Â for credit losses:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Related to loans individually evaluatedâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”Related to loans collectively evaluatedâ€‹Â 11,678â€‹Â 7,787â€‹â€‹ 1,171â€‹â€‹ 602â€‹Â 21,238Ending balanceâ€‹$ 11,678â€‹$ 7,787â€‹$ 1,171â€‹$ 602â€‹$ 21,238â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Loans:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Individually evaluatedâ€‹$ â€”â€‹$ 1,597â€‹$ â€”â€‹$ â€”â€‹$ 1,597Loans collectively evaluatedâ€‹Â 643,988â€‹Â 663,430â€‹Â 93,840â€‹Â 18,108â€‹Â 1,419,366Ending balanceâ€‹$ 643,988â€‹$ 665,027â€‹$ 93,840â€‹$ 18,108â€‹$ 1,420,963â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹Â Residentialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â CommercialÂ Â Â Â MortgagesÂ Â Â Â â€‹ for credit losses:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Related to loans individually evaluatedâ€‹$ 134â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 134Related to loans collectively evaluatedâ€‹Â 12,370â€‹Â 7,706â€‹â€‹ 1,244â€‹â€‹ 347â€‹Â 21,667Ending balanceâ€‹$ 12,504â€‹$ 7,706â€‹$ 1,244â€‹$ 347â€‹$ 21,801â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Loans:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Individually evaluatedâ€‹$ 3,853â€‹$ 1,625â€‹$ â€”â€‹$ â€”â€‹$ 5,478Loans collectively evaluatedâ€‹Â 621,928â€‹Â 632,154â€‹Â 92,765â€‹Â 13,545â€‹Â 1,360,392Ending balanceâ€‹$ 625,781â€‹$ 633,779â€‹$ 92,765â€‹$ 13,545â€‹$ 1,365,870â€‹Interest income on nonaccrual loans is recognized using the cost recovery method. Interest income on impaired loans that were on nonaccrual status and cash-basis interest income for theÂ three months ended September 30, 2024 and 2023 was immaterial.At various times, certain loan modifications are executed for economic or legal reasons related to a borrowerâ€™s financial condition that it would not otherwise consider resulting in a modified loan. Substantially all of these modifications include one or a combination of the following: extension of the maturity date at a stated rate of interest lower than the current market rate for new debt with similar risk; temporary reduction in the interest rate; change in scheduled payment amount including interest only; or extensions of additional credit for payment of delinquent real estate taxes or other costs.The Company may occasionally make modifications to loans where the borrower is considered to be experiencing financial difficulty. Types of modifications considered include principal reductions, interest rate reductions, term extensions, or a combination. There were no modifications to loans where the borrower is considered to be experiencing financial difficulty for the three months ended September 30, 2024.The following tables present the recorded investment in nonaccrual and loans past due over 90Â days still on accrual by class of loans (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹Â Â Â Â â€‹â€‹Â Â Â Â NonaccrualÂ Â Â Â PastÂ DueÂ Â Â Â â€‹â€‹â€‹â€‹â€‹Â Loans WithÂ 90Â DaysÂ â€‹â€‹â€‹â€‹â€‹Â No RelatedÂ StillÂ onÂ Â RecognizedÂ â€‹â€‹NonaccrualÂ AllowanceÂ AccrualÂ Interest IncomeCommercial:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Real estateâ€‹$ â€”â€‹$ â€”â€‹$ 1â€‹$ â€”Commercial and industrialâ€‹Â 23â€‹Â â€”â€‹Â â€”â€‹Â â€”Constructionâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Residential mortgagesâ€‹Â 4,085â€‹Â 1,597â€‹Â â€”â€‹Â â€”Home equity loans and linesâ€‹Â 1,257â€‹Â â€”â€‹Â â€”â€‹Â â€”Consumerâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹$ 5,365â€‹$ 1,597â€‹$ 1â€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â JuneÂ 30,Â 2024â€‹Â Â Â Â â€‹â€‹Â Â Â Â NonaccrualÂ Â Â Â PastÂ DueÂ Â Â Â â€‹â€‹â€‹â€‹â€‹Â Loans WithÂ 90Â DaysÂ â€‹â€‹â€‹â€‹â€‹Â No RelatedÂ StillÂ onÂ Â Recognizedâ€‹â€‹NonaccrualÂ AllowanceÂ AccrualÂ Interest IncomeCommercial:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Real

estateâ€‹$ 3,180â€‹$ 3,180â€‹$ 4â€‹$ â€”Commercial and industrialâ€‹Â 9â€‹Â â€”â€‹Â â€”â€‹Â â€”Constructionâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Residential mortgagesâ€‹Â 4,208â€‹Â 1,625â€‹Â â€”â€‹Â â€”Home equity loans and linesâ€‹Â 1,648â€‹Â â€”â€‹Â â€”â€‹Â â€”Consumerâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹$ 9,045â€‹$ 4,805â€‹$ 4â€‹$ â€”â€‹Nonaccrual loans and loans past due 90Â days still on accrual include both smaller balance homogeneous loans that are collectively evaluated for impairment and individually evaluated loans.A loan is considered collateral-dependent when the borrower is experiencing financial difficulty and repayment of the loan is expected to be provided substantially through the operation or sale of the collateral. The following table presents the amortized cost basis of collateral-dependent loans by class of loans (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹â€‹Amortized CostÂ Collateral TypeCommercial:Â â€‹Â Â Â Â Â Real estateâ€‹$ â€”â€‹â€‹Commercial and industrialâ€‹Â â€”â€‹â€‹Constructionâ€‹Â â€”â€‹â€‹Residential mortgagesâ€‹Â 1,597â€‹Residential real estate propertyHome equity loans and linesâ€‹Â â€”â€‹â€‹Consumerâ€‹Â â€”â€‹â€‹â€‹â€‹$ 1,597â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â June 30, 2024â€‹â€‹Amortized CostÂ Collateral TypeCommercial:Â â€‹Â Â Â Â Â Real estateâ€‹$ 3,844â€‹Commercial real estate propertyCommercial and industrialâ€‹Â 9â€‹Business assetsConstructionâ€‹Â â€”â€‹â€‹Residential mortgagesâ€‹Â 1,625â€‹Residential real estate propertyHome equity loans and linesâ€‹Â â€”â€‹â€‹Consumerâ€‹Â â€”â€‹â€‹â€‹â€‹$ 5,478â€‹â€‹â€‹â€‹The following tables present the aging of the recorded investment in loans by class of loans as of (dollars in thousands):â€‹Â SeptemberÂ 30,Â 2024â€‹Â 30Â -Â 59Â 60Â -Â 89Â 90 or moreâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â DaysÂ DaysÂ DaysÂ TotalÂ LoansÂ Notâ€‹â€‹â€‹â€‹Â Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â To
estateâ€‹$ â€”â€‹$ 3â€‹$ 1â€‹$ 4â€‹$ 421,370â€‹$ 421,374Commercial and industrialâ€‹Â â€”â€‹Â 13â€‹Â 23â€‹Â 36â€‹Â 109,351â€‹Â 109,387Constructionâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 113,227â€‹Â 113,227Residential mortgagesâ€‹Â â€”â€‹Â 929â€‹Â 991â€‹Â 1,920â€‹Â 663,107â€‹Â 665,027Home equity loans and linesâ€‹Â 308â€‹Â 211â€‹Â 468â€‹Â 987â€‹Â 92,853â€‹Â 93,840Consumerâ€‹Â 5â€‹Â 44â€‹Â â€”â€‹Â 49â€‹Â 18,059â€‹Â 18,108Totalâ€‹$ 313â€‹$ 1,200â€‹$ 1,483â€‹$ 2,996â€‹$ 1,417,967â€‹$ 1,420,963â€‹Â JuneÂ 30,Â 2024â€‹Â 30Â -Â 59Â 60Â -Â 89â€‹90 or moreâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â DaysÂ DaysÂ DaysÂ TotalÂ LoansÂ Notâ€‹â€‹â€‹â€‹Â Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â To
estateâ€‹$ 2â€‹$ 3â€‹$ 4â€‹$ 9â€‹$ 406,192â€‹$ 406,201Commercial and industrialâ€‹Â 15â€‹Â â€”â€‹Â â€”â€‹Â 15â€‹Â 101,192â€‹Â 101,207Constructionâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 118,373â€‹Â 118,373Residential mortgagesâ€‹Â 872â€‹Â 481â€‹Â 794â€‹Â 2,147â€‹Â 631,632â€‹Â 633,779Home equity loans and linesâ€‹Â 722â€‹Â 78â€‹Â 654â€‹Â 1,454â€‹Â 91,311â€‹Â 92,765Consumerâ€‹Â 14â€‹Â 8â€‹Â â€”â€‹Â 22â€‹Â 13,523â€‹Â 13,545Totalâ€‹$ 1,625â€‹$ 570â€‹$ 1,452â€‹$ 3,647â€‹$ 1,362,223â€‹$ 1,365,870â€‹The Company categorizes commercial 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, among other factors. The Company analyzes commercial loans individually by classifying the loans as to credit risk. The Company uses the following definitions for risk ratings:Special MentionÂ â€“ Loans classified as special mention have a potential weakness that deserves managementâ€™s close attention. If left uncorrected, these potential weaknesses may result in deterioration of the repayment prospects for the loan or of the institutionâ€™s credit position at some future date.SubstandardÂ â€“ Loans classified as substandard are inadequately protected by the current net worth and paying capacity of the obligor or of the collateral pledged, if any. Loans so classified have a well-defined weakness or weaknesses that jeopardize the liquidation of the debt. They are characterized by the distinct possibility that the institution will sustain some loss if the deficiencies are not corrected.DoubtfulÂ â€“ Loans classified as doubtful have all the weaknesses inherent in those classified as substandard, with the added characteristic that the weaknesses make collection or liquidation in full, on the basis of currently existing facts, conditions, and values, highly questionable and improbable.Commercial loans not meeting the criteria above are considered to be pass rated loans.The Company grades residential mortgages, home equity loans and lines of credit and consumer loans as either non-performing or performing.Non-performingÂ â€“ Loans that are over 90 days past due and still accruing interest or on nonaccrual.Performing â€“ Loans not meeting any of the above criteria are considered to be performing loans.â€‹The following table presents loans summarized by segment and class, and the risk category (dollars in thousands):â€‹Â â€‹â€‹Â â€‹Â â€‹Â â€‹Â â€‹Â â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€
Loans Amortized Cost Basis by Origination
YearÂ LoansÂ LoansÂ â€‹â€‹â€‹â€‹2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Amortizedâ€‹Convertedâ€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹Transition Periodâ€‹2024â€‹2023â€‹2022â€‹2021â€‹Priorâ€‹Cost Basisâ€‹to Termâ€‹TotalCommercial real estateâ€‹
Â Risk Ratingâ€‹ Passâ€‹$ 6,412â€‹$ 33,471â€‹$ 47,521â€‹$ 55,433â€‹$ 22,726â€‹$ 231,160â€‹$ 714â€‹$ â€”â€‹$ 397,437 Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 6,471â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 6,471 Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 2,217â€‹â€‹ â€”â€‹â€‹ 14,152â€‹â€‹ 1,097â€‹â€‹ â€”â€‹â€‹ 17,466 Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total commercial real estateâ€‹$ 6,412â€‹$ 33,471â€‹$ 47,521â€‹$ 57,650â€‹$ 22,726â€‹$ 251,783â€‹$ 1,811â€‹$ â€”â€‹$ 421,374â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹Commercial and industrialâ€‹ Â Risk Ratingâ€‹ Passâ€‹$ 6,810â€‹$ 13,858â€‹$ 5,870â€‹$ 4,582â€‹$ 2,760â€‹$ 9,540â€‹$ 61,346â€‹$ â€”â€‹$ 104,766 Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,068â€‹â€‹ â€”â€‹â€‹ 200â€‹â€‹ 750â€‹â€‹ â€”â€‹â€‹ 2,018 Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 15â€‹â€‹ â€”â€‹â€‹ 2,391â€‹â€‹ 177â€‹â€‹ â€”â€‹â€‹ 2,583 Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 20â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 20Total commercial and industrialâ€‹$ 6,810â€‹$ 13,858â€‹$ 5,870â€‹$ 5,665â€‹$ 2,760â€‹$ 12,151â€‹$ 62,273â€‹$ â€”â€‹$ 109,387â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 24â€‹$ â€”â€‹$ 24â€‹Commercial constructionâ€‹ Â Risk Ratingâ€‹ Passâ€‹$ 6,705â€‹$ 42,722â€‹$ 9,882â€‹$ 32,259â€‹$ 18,520â€‹$ 2,307â€‹$ 832â€‹$ â€”â€‹$ 113,227 Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€” Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€” Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total commercial constructionâ€‹$ 6,705â€‹$ 42,722â€‹$ 9,882â€‹$ 32,259â€‹$ 18,520â€‹$ 2,307â€‹$ 832â€‹$ â€”â€‹$ 113,227â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹Residential mortgagesâ€‹ Performingâ€‹$ 29,453â€‹$ 191,326â€‹$ 203,353â€‹$ 41,999â€‹$ 54,561â€‹$ 139,059â€‹$ 114â€‹$ â€”â€‹$ 659,865 Non-performingâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 952â€‹â€‹ 528â€‹â€‹ 716â€‹â€‹ 2,966â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 5,162Total residential mortgagesâ€‹$ 29,453â€‹$ 191,326â€‹$ 204,305â€‹$ 42,527â€‹$ 55,277â€‹$ 142,025â€‹$ 114â€‹$ â€”â€‹$ 665,027â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 10â€‹$ â€”â€‹$ 4â€‹$ â€”â€‹$ â€”â€‹$ 14â€‹Home equity loans and lines of creditâ€‹ Performingâ€‹$ 1,207â€‹$ 6,356â€‹$ 6,141â€‹â€‹ 9,133â€‹$ 3,347â€‹$ 14,161â€‹$ 52,238â€‹$ â€”â€‹$ 92,583 Non-performingâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 97â€‹â€‹ â€”â€‹â€‹ 253â€‹â€‹ 907â€‹â€‹ â€”â€‹â€‹ 1,257Total home equity loans and lines of creditâ€‹$ 1,207â€‹$ 6,356â€‹$ 6,141â€‹$ 9,230â€‹$ 3,347â€‹$ 14,414â€‹$ 53,145â€‹$ â€”â€‹$ 93,840â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹Consumerâ€‹ Performingâ€‹$ 1,343â€‹$ 5,565â€‹$ 642â€‹$ 87â€‹$ 54â€‹$ 3,378â€‹$ 7,039â€‹$ â€”â€‹$ 18,108 Non-performingâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total consumerâ€‹$ 1,343â€‹$ 5,565â€‹$ 642â€‹$ 87â€‹$ 54â€‹$ 3,378â€‹$ 7,039â€‹$ â€”â€‹$ 18,108â€‹Current period gross charge-offsâ€‹$ 28â€‹$ 1â€‹$ â€”â€‹$ 7â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 36â€‹Â â€‹â€‹Â â€‹Â â€‹Â â€‹Â â€‹Â â€‹Â RevolvingÂ RevolvingÂ â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€
Loans Amortized Cost Basis by Origination YearÂ AmortizedÂ ConvertedÂ â€‹JuneÂ 30,Â 2024â€‹2024â€‹2023â€‹2022â€‹2021â€‹2020â€‹Priorâ€‹Cost Basisâ€‹to Termâ€‹TotalCommercial real estateâ€‹ Â Risk Ratingâ€‹ Passâ€‹$ 29,592â€‹$ 47,818â€‹$ 43,324â€‹$ 23,191â€‹$ 67,757â€‹$ 168,333â€‹$ 679â€‹$ â€”â€‹$ 380,694 Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 2,234â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 8,003â€‹â€‹ 1,090â€‹â€‹ â€”â€‹â€‹ 11,327 Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 756â€‹â€‹ 13,424â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 14,180 Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total commercial real estateâ€‹$ 29,592â€‹$ 47,818â€‹$ 45,558â€‹$ 23,191â€‹$ 68,513â€‹$ 189,760â€‹$ 1,769â€‹$ â€”â€‹$ 406,201â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹Commercial and industrialâ€‹ Â Risk Ratingâ€‹ Passâ€‹$ 13,945â€‹$ 6,381â€‹$ 4,868â€‹$ 3,066â€‹$ 4,127â€‹$ 6,259â€‹$ 56,628â€‹$ â€”â€‹$ 95,274 Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,118â€‹â€‹ â€”â€‹â€‹ 1,250â€‹â€‹ 221â€‹â€‹ 750â€‹â€‹ â€”â€‹â€‹ 3,339 Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 17â€‹â€‹ â€”â€‹â€‹ 53â€‹â€‹ 2,350â€‹â€‹ 141â€‹â€‹ â€”â€‹â€‹ 2,561 Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 24â€‹â€‹ 9â€‹â€‹ â€”â€‹â€‹ 33Total commercial and industrialâ€‹$ 13,945â€‹$ 6,381â€‹$ 6,003â€‹$ 3,066â€‹$ 5,430â€‹$ 8,854â€‹$ 57,528â€‹$ â€”â€‹$ 101,207â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 345â€‹$ â€”â€‹$ â€”â€‹$ 345â€‹Commercial constructionâ€‹ Â Risk Ratingâ€‹ Passâ€‹$ 38,626â€‹$ 9,589â€‹$ 45,073â€‹$ 19,740â€‹$ â€”â€‹$ 3,794â€‹$ 1,551â€‹$ â€”â€‹$ 118,373 Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€” Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€” Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total commercial constructionâ€‹$ 38,626â€‹$ 9,589â€‹$ 45,073â€‹$ 19,740â€‹$ â€”â€‹$ 3,794â€‹$ 1,551â€‹$ â€”â€‹$ 118,373â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹Residential mortgagesâ€‹ Performingâ€‹$ 180,784â€‹$ 206,815â€‹$ 42,279â€‹$ 56,059â€‹$ 33,286â€‹$ 110,234â€‹$ 114â€‹$ â€”â€‹$ 629,571 Non-performingâ€‹â€‹ â€”â€‹â€‹ 962â€‹â€‹ 540â€‹â€‹ â€”â€‹â€‹ 581â€‹â€‹ 2,125â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 4,208Total residential mortgagesâ€‹$ 180,784â€‹$ 207,777â€‹$ 42,819â€‹$ 56,059â€‹$ 33,867â€‹$ 112,359â€‹$ 114â€‹$ â€”â€‹$ 633,779â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ 112â€‹$ â€”â€‹$ â€”â€‹$ 6â€‹$ â€”â€‹$ â€”â€‹$ 118â€‹Home equity loans and lines of creditâ€‹ Performingâ€‹$ 6,308â€‹$ 6,525â€‹$ 9,475â€‹â€‹ 3,454â€‹$ 1,369â€‹$ 13,375â€‹$ 50,611â€‹$ â€”â€‹$ 91,117 Non-performingâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 99â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 643â€‹â€‹ 906â€‹â€‹ â€”â€‹â€‹ 1,648Total home equity loans and lines of creditâ€‹$ 6,308â€‹$ 6,525â€‹$ 9,574â€‹$ 3,454â€‹$ 1,369â€‹$ 14,018â€‹$ 51,517â€‹$ â€”â€‹$ 92,765â€‹Current period gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 12â€‹$ â€”â€‹$ 12â€‹Consumerâ€‹ Performingâ€‹$ 1,517â€‹$ 1,533â€‹$ 100â€‹$ 67â€‹$ 6â€‹$ 3,272â€‹$ 7,050â€‹$ â€”â€‹$ 13,545 Non-performingâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total consumerâ€‹$ 1,517â€‹$ 1,533â€‹$ 100â€‹$ 67â€‹$ 6â€‹$ 3,272â€‹$ 7,050â€‹$ â€”â€‹$ 13,545â€‹Current period gross charge-offsâ€‹$ 100â€‹$ 6â€‹$ 23â€‹$ 4â€‹$ 1â€‹$ 1â€‹$ â€”â€‹$ â€”â€‹$ 135â€‹As of September 30, 2024 and JuneÂ 30, 2024, the Company had pledged $645.8 million and $605.8 million respectively, of residential mortgage, home equity and commercial loans as collateral for FHLBNY borrowings and stand-by letters of credit.â€‹ X - DefinitionThe entire disclosure for financing receivable. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-42Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 12A -Publisher FASB -URI https://asc.fasb.org//1943274/2147481933/310-10-55-12AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 44 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-44Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//310-10/tableOfContentReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 20 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//310-20/tableOfContent + Details Name: us-gaap_FinancingReceivablesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_ReceivablesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 24 R14.htm IDEA: XBRL DOCUMENT v3.24.3 DERIVATIVES 3 Months Ended Sep. 30, 2024 DERIVATIVES Â DERIVATIVES 6.DERIVATIVESIn the normal course of servicing our commercial customers, the Company acts as an interest rate swap counterparty for certain commercial borrowers. The Company manages its exposure to such interest rate swaps by entering into corresponding and offsetting interest rate swaps with third parties that match the terms of the interest rate swap with the commercial borrowers. These positions directly offset each other and the Companyâ€™s exposure is the fair value of the derivatives due to potential changes in credit risk of our commercial borrowers and third parties.The notional amount of the interest rate swaps does not represent amounts exchanged by the parties. The amount exchanged is determined by reference to the notional amount and the other terms of the individual interest rate swap agreements. At September 30, 2024, the Company held derivatives not designated as hedging instruments, comprised of back-to-back interest rate swaps, with a total notional amount of $382.8 million, consisting of $191.4 million of interest rate swaps with commercial borrowers and $191.4 million of offsetting interest rate swaps with third-party counterparties on substantially the same terms. At June 30, 2024, the Company held derivatives not designated as hedging instruments, comprised of back-to-back interest rate swaps, with a total notional amount of $406.8 million, consisting of $203.4

million of interest rate swaps with commercial borrowers and $203.4 million of offsetting interest rate swaps with third-party counterparties on substantially the same terms.The fair value of derivatives are classified as other assets and other liabilities on the consolidated statements of condition. The estimated fair value of derivatives not designated as hedging instruments are as follows (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹Â Â Â Â DerivativeÂ Â Â Â Â DerivativeÂ â€‹Â AssetsÂ LiabilitiesGross interest rate swapsâ€‹$ 9,745â€‹$ 9,745Less: cash collateral appliedâ€‹Â (9,370)â€‹Â (16)Net amountâ€‹$ 375â€‹$ 9,729â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â JuneÂ 30,Â 2024â€‹Â Â Â Â DerivativeÂ Â Â Â Â DerivativeÂ â€‹Â AssetsÂ LiabilitiesGross interest rate swapsâ€‹$ 16,781â€‹$ 16,781Less: cash collateral appliedâ€‹Â (16,620)â€‹Â (16)Net amountâ€‹$ 161â€‹$ 16,765â€‹Under terms of the agreements with the third-party counterparties, the Company provides cash collateral to the counterparty, when required, for the initial trade. Subsequent to the trade, the margin is exchanged in either direction, based upon the estimated fair value of the underlying contracts. At SeptemberÂ 30, 2024, the Company had received $9.4 million and deposited $16,000 as collateral for swap agreements with third-party counterparties. At June 30, 2024, the Company had received $16.6 million and deposited $16,000 as collateral for swap agreements with third-party counterparties.â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_DerivativeInstrumentsAndHedgingActivitiesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for derivative instruments and hedging activities including, but not limited to, risk management strategies, non-hedging derivative instruments, assets, liabilities, revenue and expenses, and methodologies and assumptions used in determining the amounts. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480237/815-40-50-5Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5C -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-5CReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 815 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//815/tableOfContent + Details Name: us-gaap_DerivativeInstrumentsAndHedgingActivitiesDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 25 R15.htm IDEA: XBRL DOCUMENT v3.24.3 OTHER COMPREHENSIVE INCOME (LOSS) 3 Months Ended Sep. 30, 2024 OTHER COMPREHENSIVE INCOME (LOSS) Â OTHER COMPREHENSIVE INCOME (LOSS) 7.OTHER COMPREHENSIVE INCOME (LOSS)Reclassifications out of accumulated other comprehensive income (loss) were as follows (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Details About Accumulated Other â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹AffectedÂ LineÂ ItemÂ inÂ the StatementComprehensive Income (Loss) Componentsâ€‹â€‹â€‹â€‹â€‹â€‹â€‹WhereÂ NetÂ IncomeÂ is Presentedâ€‹â€‹â€‹Three Months Ended â€‹â€‹â€‹Â Â Â Â Â â€‹SeptemberÂ 30,Â Â Â Â Â Â Â Â â€‹Â Â Â Â Â Â Â Â 2024â€‹2023Â Â Â Â â€‹Unrealized gains/losses on securities (before tax):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Net gains included in net incomeâ€‹â€‹$ (165)Â $ â€”Â Net gains on securities transactionsTax expenseâ€‹â€‹Â 43Â Â â€”Â Income tax expenseNet of taxâ€‹â€‹Â (122)Â Â â€”Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Amortization of defined benefit plan items (before tax):â€‹â€‹Â Â Â Â Â Â Â Â Â Â Â Net actuarial gainâ€‹â€‹Â â€”Â Â â€”Â Â Â Tax benefitâ€‹â€‹Â â€”Â Â â€”Â Income tax expenseNet of taxâ€‹â€‹Â â€”Â Â â€”Â Â Â Total reclassification for the period, net of taxâ€‹â€‹$ (122)Â $ â€”Â Â Â â€‹The balances and changes in the components of accumulated other comprehensive income (loss), net of tax, are as follows (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹For the Three Months Ended SeptemberÂ 30,Â â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â Accumulatedâ€‹â€‹Unrealizedâ€‹â€‹â€‹â€‹Otherâ€‹â€‹Gains/Lossesâ€‹Definedâ€‹Comprehensiveâ€‹â€‹onÂ Securitiesâ€‹BenefitÂ Plans (Loss)2024:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Accumulated other comprehensive income (loss) as of July 1, 2024â€‹$ (2,734)â€‹$ 7,676â€‹$ 4,942Other comprehensive income before reclassificationsâ€‹â€‹ 1,820â€‹â€‹ â€”â€‹â€‹ 1,820Amounts reclassified from accumulated other comprehensive incomeâ€‹â€‹ (122)â€‹â€‹ â€”â€‹â€‹ (122)Accumulated other comprehensive income (loss) as of SeptemberÂ 30,Â 2024â€‹$ (1,036)â€‹$ 7,676â€‹$ 6,640â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹2023:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Accumulated other comprehensive loss as of July 1, 2023â€‹$ (13,702)â€‹$ 4,134â€‹$ (9,568)Other comprehensive income before reclassificationsâ€‹Â 1,028â€‹Â â€”â€‹Â 1,028Accumulated other comprehensive loss as of SeptemberÂ 30,Â 2023â€‹$ (12,674)â€‹$ 4,134â€‹$ (8,540)â€‹The amounts of income tax expense (benefit) allocated to each component of other comprehensive income (loss) were as follows (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹For the Three Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023Unrealized gains on securities:Â â€‹Â Â Â Â â€‹Â Â Unrealized holdings gains arising during the periodâ€‹$ 645â€‹$ 363Reclassification adjustment for gains included in net incomeâ€‹Â (43)â€‹Â â€”â€‹â€‹Â 602â€‹Â 363Defined benefit plans:â€‹Â Â Â â€‹Â Â Â Change in funded statusâ€‹Â â€”â€‹Â â€”Reclassification adjustment for amortization of net actuarial lossâ€‹Â â€”â€‹Â â€”â€‹â€‹Â â€”â€‹Â â€”â€‹â€‹$ 602â€‹$ 363â€‹ X - DefinitionThe entire disclosure for comprehensive income, which includes, but is not limited to, 1) the amount of income tax expense or benefit allocated to each component of other comprehensive income, including reclassification adjustments, 2) the reclassification adjustments for each classification of other comprehensive income and 3) the ending accumulated balances for each component of comprehensive income. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(21)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//220/tableOfContent + Details Name: us-gaap_ComprehensiveIncomeNoteTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_StatementOfOtherComprehensiveIncomeAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 26 R16.htm IDEA: XBRL DOCUMENT v3.24.3 EMPLOYEE BENEFIT PLANS 3 Months Ended Sep. 30, 2024 EMPLOYEE BENEFIT PLANS Â EMPLOYEE BENEFIT PLANS 8.EMPLOYEE BENEFIT PLANSThe Company maintains a noncontributory defined benefit pension plan and a defined benefit post-retirement plan. Plan assets and obligations that determine the funded status are measured as of the end of the fiscalÂ year.Pension PlanThe Company maintains a noncontributory defined benefit pension plan covering substantially all of its full-time employees twenty-oneÂ years of age or older, with at least oneÂ year of service hired before September 1, 2019. Through DecemberÂ 31, 2009, pensions were paid as an annuity using a pension formula of 2.0% of the average of the five highest consecutiveÂ years of total compensation over the last tenÂ years multiplied by credited service up to thirtyÂ years. Effective JanuaryÂ 1, 2010, the plan was amended and service rendered thereafter is paid using a pension formula of 1.5%. Amounts contributed to the plan are determined annually on the basis of (a)Â the maximum amount allowable under Internal Revenue Service regulations and (b)Â the amount certified by a consulting actuary as necessary to avoid an accumulated funding deficiency as defined by the Employee Retirement Income Security Act of 1974 (â€œERISAâ€). The defined benefit pension plan was amended, effective August 31, 2019, to close the plan to new employees hired on or after September 1, 2019, therefore, no new employees hired on or after September 1, 2019 would be eligible to participate in the defined benefit pension plan.Net periodic pension (income) cost included in salaries and employee benefits in the Companyâ€™s consolidated statements of operations included the following components (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ForÂ theÂ Three Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023Service costâ€‹$ 277â€‹$ 389Interest costâ€‹Â 481â€‹Â 553Expected return on plan assetsâ€‹Â (710)â€‹Â (789)Amortization of net actuarial gainâ€‹â€‹ (105)â€‹â€‹ â€”Net periodic pension (income) costâ€‹$ (57)â€‹$ 153â€‹ContributionsFor the three months ended September 30, 2024 and 2023, the Company made no cash contributions to the plan.Post-Retirement Healthcare PlanThe Company offers a defined benefit post-retirement plan which provides medical and life insurance benefits to employees meeting certain requirements. Effective OctoberÂ 1, 2006, the plan was amended so that there have been no new plan participants for medical benefits. The cost of post-retirement plan benefits is recognized on an accrual basis as employees perform services. Active employees are eligible for retiree medical coverage upon reaching age sixty with twenty-five or moreÂ years of service. Employees with a minimum of thirtyÂ years of service are eligible for individual and spousal coverage. Retirees are eligible to participate in any bank-sponsored health insurance programs. The Companyâ€™s contributions for retiree medical are limited to aÂ monthly premium of $210 for individual coverage and $420 for employee and spousal coverage. The Companyâ€™s funding policy is to pay insurance premiums as they come due.â€‹Net periodic post-retirement benefit cost included in salaries and employee benefits in the Companyâ€™s consolidated statements of operations included the following components (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ForÂ theÂ Three Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023Service costâ€‹$ 5â€‹$ 6Interest costâ€‹Â 18â€‹Â 19Amortization of net actuarial gainâ€‹â€‹ (12)â€‹â€‹ (10)Net periodic post-retirement benefit costâ€‹$ 11â€‹$ 15â€‹Employee Stock Ownership Plan On July 17, 2019, the Company established an Employee Stock Ownership Plan (â€œESOPâ€) to provide eligible employees the opportunity to own Company stock. The ESOP is a tax-qualified retirement plan for the benefit of Company employees. The Company granted loans to the ESOP for the purchase of 1,018,325 shares of the Companyâ€™s common stock at an average price of $13.40 per share. The loan obtained by the ESOP from the Company to purchase the common stock is payable annually over 20 years at a rate per annum equal to the Prime Rate. Loan payments are principally funded by cash contributions from the Bank. The loan is secured by the shares purchased, which are held in a suspense account for allocation among participants as the loan is repaid. The balance of the ESOP loan at September 30, 2024 was $11.0 million. Contributions are allocated to eligible participants on the basis of compensation, subject to federal tax limits. The number of shares committed to be released annually is 50,916 through the year 2038. Participants may receive the shares at the end of employment.Shares held by the ESOP include the following:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹As of SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023Allocatedâ€‹ 254,580â€‹ 203,664Committed to be allocatedâ€‹ 38,187â€‹ 38,187Unallocatedâ€‹ 725,558â€‹ 776,474 Â Total sharesâ€‹ 1,018,325â€‹ 1,018,325â€‹Total compensation expense recognized in connection with the ESOP for the three months ended September 30, 2024 and 2023 was $138,000 and $117,000, respectively. â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_CompensationAndRetirementDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for retirement benefits. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 70 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480794/715-70-50-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-17Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (d)(iv)(03) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (d)(i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (q) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (l) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//715/tableOfContentReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (d)(iii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (o) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (p) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (r)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (r)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480126/715-20-S99-2Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 60 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480266/715-60-50-3 + Details Name: us-gaap_PensionAndOtherPostretirementBenefitsDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 27 R17.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENT LIABILITIES 3 Months Ended Sep. 30, 2024 COMMITMENTS AND CONTINGENT LIABILITIES Â COMMITMENTS AND CONTINGENT LIABILITIES 9.COMMITMENTS AND CONTINGENT LIABILITIESOff-Balance-Sheet Financing and Concentrations of CreditThe Company is a party to certain financial instruments with off-balance-sheet risk to meet the financing needs of its customers. These financial instruments include the Companyâ€™s commitments to extend credit. Those instruments involve, to varying degrees, elements of credit risk in excess of the amount recognized on the consolidated statements of condition. The contract amounts of those instruments reflect the extent of involvement the Company has in particular classes of financial instruments.The Companyâ€™s exposure to credit loss in the event of nonperformance by the other party to the commitments to extend credit is represented by the contractual notional amounts of those instruments which are presented in the tables below (dollars in thousands). The Company uses the same credit policies in making commitments as it does for on-balance-sheet instruments.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹Â Â Â Â Fixed RateÂ Â Â Â Variable RateÂ Â Â Â TotalFinancial instruments whose contract amounts represent credit risk (including unused lines of credit and unadvanced loan funds):Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Commitments to extend creditâ€‹$ 34,138â€‹$ 251,623â€‹$ 285,761Standby letters of creditâ€‹Â â€”â€‹Â 21,391â€‹Â 21,391â€‹â€‹$ 34,138â€‹$ 273,014â€‹$ 307,152â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹Â Â Â Â Fixed RateÂ Â Â Â Variable RateÂ Â Â Â TotalFinancial instruments whose contract amounts represent credit risk (including unused lines of credit and unadvanced loan funds):Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Commitments to extend creditâ€‹$ 30,007â€‹$ 273,932â€‹$ 303,939Standby letters of creditâ€‹Â â€”â€‹Â 21,943â€‹Â 21,943â€‹â€‹$ 30,007â€‹$ 295,875â€‹$ 325,882â€‹Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and require payment of a fee. Since certain commitments are expected to expire without being fully drawn, the total commitment amounts do not necessarily represent future cash requirements. The Company evaluates each customerâ€™s credit-worthiness on a case-by-case basis. The amount of collateral, if any, required by the Company for the extension of credit is based on managementâ€™s credit evaluation of the customer.Commitments to extend credit may be written on a fixed rate basis thus exposing the Company to interest rate risk, given the possibility that market rates may change between commitment and actual extension of credit.Standby letters of credit are conditional commitments issued by the Company to guarantee payment on behalf of a customer or to guarantee the performance of a customer to a third party. The credit risk involved in issuing these instruments is essentially the same as that involved in extending loans to customers. Since a portion of these instruments will expire unused, the total amounts do not necessarily represent future cash requirements. Each customer is evaluated individually for creditworthiness under the same underwriting standards used for commitments to extend credit and on-balance-sheet instruments. Bank policies governing loan collateral apply to standby letters of credit at the time of credit extension.Certain residential mortgage loans are written on an adjustable basis and include interest rate caps which limit annual and lifetime increases in interest rates. Generally, adjustable rate mortgages have an annual rate increase cap of 2% Â to 5% and lifetime rate increase cap of 5% to 6% above the initial loan rate. These caps expose the Company to interest rate risk should market rates increase above these limits. At September 30, 2024, approximately $302.7 million of adjustable rate residential mortgage loans had interest rate caps. In addition, certain adjustable rate residential mortgage loans have a conversion option whereby the borrower may elect to convert the loan to a fixed rate during a designated time period. At September 30, 2024, approximately $432,000 of the adjustable rate mortgage loans had conversion options.The Company periodically sells residential mortgage loans to the Federal National Mortgage Association (â€œFNMAâ€). At September 30, 2024 and JuneÂ 30, 2024, the Bank had no loans held for sale. In addition, the Bank had no loan commitments with borrowers at September 30, 2024 Â and JuneÂ 30, 2024 with rate lock agreements which are intended to be held for sale, if closed. The Company generally determines whether or not a

loan is held for sale at the time that loan commitments are entered into or at the time a convertible adjustable-rate mortgage loan converts to a fixed interest rate. In order to reduce the interest rate risk associated with the portfolio of loans held for sale, as well as loan commitments with locked interest rates which are intended to be held for sale if closed, the Company enters into agreements to sell loans in the secondary market. At September 30, 2024 and JuneÂ 30, 2024, the Company had no commitments to sell loans to unrelated investors.Concentrations of CreditThe Company primarily grants loans to customers located in the New York State counties of Albany, Greene, Rensselaer, Schenectady, Saratoga, and Warren. Although the Company has a diversified loan portfolio, a substantial portion of its debtorsâ€™ ability to honor their contracts is dependent upon the real estate and construction-related sectors of the economy, and general economic conditions in the Companyâ€™s market area.Legal Proceedings and Other Contingent Liabilities In the ordinary course of business, the Company and the Bank are involved in a number of legal, regulatory, governmental and other proceedings, claims or investigations that could result in losses, including damages, fines and/or civil penalties, which could be significant concerning matters arising from the conduct of their business, including the matters described below. In view of the inherent difficulty of predicting the outcome of such matters, particularly where the claimants seek large or indeterminate damages, the Company generally cannot predict the eventual outcome of the pending matters, timing of the ultimate resolution of these matters, or eventual loss, fines or penalties related to each pending matter. In accordance with applicable accounting guidance, the Company will establish an accrued liability when those matters present loss contingencies that are both probable and estimable. The Companyâ€™s estimates of potential losses will change over time and the actual losses may vary significantly, and there may be an exposure to loss in excess of any amounts accrued. As a matter develops, management, in conjunction with any outside counsel handling the matter, evaluate on an ongoing basis whether such matter presents a loss contingency that is probable and estimable; or where a loss is reasonably possible, whether in excess of a related accrued liability or where there is no accrued liability, whether it is possible to estimate a range of possible loss. Once the loss contingency is deemed to be both probable and estimable, the Company establishes an accrued liability and records a corresponding amount of litigation-related expense. The Company continues to monitor the matters for further developments that could affect the amount of the accrued liability that has been previously established. Excluding legal fees and expenses, litigation-related expense of $0 was recognized for the three months ended September 30, 2024 and 2023. For those matters for which a loss is reasonably possible and estimable, whether in excess of an accrued liability or where there is no accrued liability, the Companyâ€™s estimated range of possible loss is $0 to $54.4 million in excess of the accrued liability, if any, as of September 30, 2024. These estimates are based upon currently available information and are subject to significant judgment, a variety of assumptions and known and unknown uncertainties. The matters underlying the accrued liability and estimated range of possible losses are unpredictable and may change from time to time, and actual losses may vary significantly from the current estimate and accrual. The estimated range of possible loss does not represent the Companyâ€™s maximum loss exposure. Information is provided below regarding the nature of the matters and associated claimed damages. The Company and the Bank are defending each of these matters vigorously, and the Company believes that it and the Bank have substantial defenses, including affirmative defenses, counterclaims and cross-claims to the various allegations that have been asserted. In light of the significant judgment, variety of assumptions and uncertainties involved in the matters described below, some of which are beyond the Companyâ€™s control, and the large or indeterminate damages sought in some of these matters, an adverse outcome in one or more of these matters, or matters related to or resulting from the matters described below, could have an adverse material impact on the Companyâ€™s business, prospects, financial condition, results of operations, cash flows, or cause significant reputational harm and subject the Company to face civil litigation, significant fines, damage awards or other material regulatory consequences.Mann Entities Related Fraudulent ActivityDuring the first fiscal quarter of 2020 (the quarter ended September 30, 2019), the Company became aware of potentially fraudulent activity associated with transactions by an established business customer of the Bank. The customer and various affiliated entities (collectively, the â€œMann Entitiesâ€) had numerous accounts with the Bank. The transactions in question related both to deposit and lending activity with the Mann Entities. For the fraudulent activity related to the Mann Entities, the Bankâ€™s potential monetary exposure with respect to its deposit activity was approximately $18.5 million. In the first fiscal quarter of 2020, the Bank exercised its rights pursuant to state and federal law and the relevant Mann Entity general deposit account agreements to take actions to set off/recover approximately $16.0 million from general deposit corporate operating accounts held by the Mann Entities at the Bank to partially cover overdrafts/negative account balances in Mann Entity general deposit corporate operating accounts that primarily resulted from another bank returning/calling back $15.6 million in checks on August 30, 2019, that the Mann Entities had deposited into and then withdrawn from their accounts at the Bank the day before. In the first fiscal quarter of 2020, the Bank recognized a charge to non-interest expense in the amount of $2.5 million based on the net negative deposit balance of the various Mann Entitiesâ€™ accounts after the setoffs/overdraft recoveries. Through September 30, 2024, no additional charges to non-interest expense were recognized related to the deposit transactions with the Mann Entities.With respect to the Bankâ€™s lending activity with the Mann Entities, its potential exposure was approximately $15.8 million (which represents the Bankâ€™s participation interest in the approximately $35.8 million commercial loan relationships for which the Bank is the originating lender). In the fourth fiscal quarter of 2019, the Bank recognized a provision for loan losses in the amount of $15.8 million, related to the charge-off of the entire principal balance owed to the Bank related to the Mann Entitiesâ€™ commercial loan relationships. During the third fiscal quarter of 2020 and the first fiscal quarter of 2021, the Bank recognized partial recoveries in the amount of $1.7 million and $34,000, respectively, related to the charge-off of the Mann Entitiesâ€™ commercial loan relationships, which were credited to the allowance for loan losses. Through September 30, 2024, no additional charges to the provision for credit losses and no additional recoveries related to the charge-off of the loans were recognized related to the loan transactions with the Mann Entities. Several other parties and regulatory agencies have asserted claims against the Company and the Bank related to the series of transactions between the Company or the Bank, on the one hand, and the Mann Entities, on the other. The Company and the Bank continue to investigate these matters and it is possible that the Company and the Bank will be subject to similar legal, regulatory, governmental or other proceedings and additional liabilities. The ultimate timing and outcome of any such proceedings, involving the Company, or the Bank, cannot be predicted with any certainty. It also remains possible that other private parties or governmental bodies will pursue existing or additional claims against the Bank as a result of the Bankâ€™s dealings with certain of the Mann Entities or as a result of the actions taken by the Company or the Bank. The Companyâ€™s and the Bankâ€™s legal fees and expenses related to these actions are significant and are expected to continue being significant. In addition, costs associated with potentially prosecuting, litigating or settling any litigation, satisfying any adverse judgments, if any, or other proceedings, could be significant. These legal, regulatory, governmental and other proceedings, claims or investigations, costs, settlements, judgments, sanctions or other expenses could have a material adverse effect on the Companyâ€™s business prospects, financial condition, results of operations or cash flows or cause significant reputational harm and subject the Company to face civil litigation, significant fines, damage awards or other material regulatory consequences. The Company is pursuing all available sources of recovery and other means of mitigating the potential loss, and the Company and the Bank are vigorously defending all claims asserted against them arising out of or otherwise related to the fraudulent activity of the Mann Entities. During the three months ended September 30, 2024 and 2023, the Bank recognized insurance recoveries in the amount of $0 and $576,000, respectively, related to the partial reimbursement of defense costs incurred as a result of these matters, which were credited to noninterest expense â€“ professional fees on the consolidated statements of operations. While the Bank has been reimbursed in the past by its insurer for certain legal fees and expenses associated with this matter, the Bank does not expect to recognize any such insurance recoveries in the future, as the applicable policy limits and deductibles have been exceeded. For a fuller recitation of the procedural history of each of the matters summarized below, please refer to the Companyâ€™s earlier periodic filings on Forms 10-Q and 10-K. The Pioneer Parties (as defined below) vigorously dispute the assertions and claims in each of the matters noted below.Legal Proceedings On October 31, 2019, Southwestern Payroll Services, Inc. (â€œSouthwesternâ€) filed a complaint against the Company and the Bank (â€œPioneer Partiesâ€), Michael T. Mann, Valuewise Corporation, MyPayrollHR, LLC and Cloud Payroll, LLC (collectively, the â€œMann Partiesâ€) in the United States District Court for the Northern District of New York. On April 10, 2023, the Court entered a memorandum decision and order granting Southwestern leave to file a third amended complaint adding Granite Solutions Groupe, Inc. (â€œGranite Solutionsâ€) as a plaintiff and asserting claims against the Pioneer Parties for declaratory judgment, conversion, fraud, negligence/gross negligence, unjust enrichment/money had and received, violations of the Racketeer Influenced and Corrupt Organizations (â€œRICOâ€) Act, aiding and abetting conversion, and aiding and abetting fraud. Southwestern and Granite Solutions filed the third amended complaint on April 26, 2023. The third amended complaint seeks a monetary judgment of at least $39.0 million, allegedly comprised of compensatory damages in excess of $13.0 million, penalties and interest, treble damages, and punitive damages. The Pioneer Parties filed their answer to the third amended complaint on May 12, 2023. In addition to denying that Southwestern or Granite Solutions is entitled to any of the relief sought in the third amended complaint, the Pioneer Parties asserted numerous affirmative defenses, as well as counterclaims against Southwestern and cross-claims against certain of the Mann Parties for common law fraud under New York law and violations of RICO. The Pioneer Parties contend that the actions of Southwestern and certain of the Mann Parties have resulted in damages to the Pioneer Parties comprised of compensatory damages, treble damages, and attorneysâ€™ fees and costs. The Pioneer Parties seek to recover these damages jointly and severally against all counterclaim and cross-claim defendants. Southwestern filed its answer to the counterclaims on June 2, 2023. On June 3, 2024, the Pioneer Parties filed a motion for summary judgment on all claims asserted in the third amended complaint. On the same day, the plaintiffs filed a motion for partial summary judgment as to one of the Pioneer Partiesâ€™ affirmative defenses and on the counterclaims against Southwestern for violations of RICO. On June 14, 2024, the Pioneer Parties filed a separate motion to dismiss certain claims asserted in the third amended complaint for lack of subject-matter jurisdiction. Briefing on the various motions was completed on August 28, 2024, and the motions are now pending before the court for decision.On December 10, 2019, National Payment Corp. (â€œNatPayâ€) filed a motion to intervene as a plaintiff in Southwesternâ€™s lawsuit against the Pioneer Parties and the Mann Parties as described above. On August 4, 2020, the magistrate judge issued a decision recommending that NatPay be allowed to intervene, which was subsequently accepted by the Court. NatPay filed its complaint in intervention on August 18, 2020. Â On April 10, 2023, the Court entered a memorandum decision and order granting NatPay leave to file an amended complaint asserting claims against the Pioneer Parties for declaratory judgment, conversion, fraud, negligence/gross negligence, unjust enrichment/money had and received, violations of RICO, aiding and abetting conversion, and aiding and abetting fraud. NatPay filed its amended complaint on April 13, 2023. The amended complaint seeks a monetary judgment of at least $11.4 million, allegedly comprised of compensatory damages in excess of $3.8 million, penalties and interest, treble damages, and punitive damages. The Pioneer Parties filed their answer to NatPayâ€™s amended complaint on May 12, 2023. In addition to denying that NatPay is entitled to any of the relief sought in the third amended complaint, the Pioneer Parties asserted numerous affirmative defenses, as well as counterclaims against NatPay and cross-claims against certain of the Mann Parties for violations of RICO. The Pioneer Parties contend that the actions of NatPay and certain of the Mann Parties have resulted in damages to the Pioneer Parties comprised of compensatory damages, treble damages, and attorneysâ€™ fees and costs. The Pioneer Parties seek to recover these damages jointly and severally against all counterclaim and cross-claim defendants. On June 23, 2023, NatPay filed a motion to dismiss the counterclaims and certain affirmative defenses of the Pioneer Parties. Â The Pioneer Parties filed their opposition to the motion on July 21, 2023, and the motion was fully briefed and submitted to the Court for decision on August 4, 2023. On December 21, 2023, the Court entered an order granting NatPayâ€™s motion. On January 18, 2024, the Pioneer Parties filed a motion for reconsideration of the Courtâ€™s order and for leave to amend their answer and counterclaims. On April 3, 2024, the Court entered an order granting the Pioneer Parties leave to amend their answer and counterclaims. The Pioneer Parties thereafter filed their amended answer and counterclaims on April 15, 2024. NatPay filed its reply to amended counterclaims on April 29, 2024. On June 3, 2024, the Pioneer Parties filed a motion for summary judgment on all claims asserted in the amended complaint, as well as a separate motion to dismiss the amended complaint in its entirety for lack of subject-matter jurisdiction. On the same day, NatPay filed a motion for partial summary judgment as to one of the Pioneer Partiesâ€™ affirmative defenses and on the counterclaims against NatPay for violations of RICO. Briefing on the various motions was completed on August 28, 2024, and the motions are now pending before the court for decision.On January 21, 2020, Cachet Financial Services (â€œCachetâ€), a third-party automated clearing house service provider, filed for bankruptcy protection under Chapter 11 of the United States Bankruptcy Code in the Central District of California, Los Angeles Division (â€œBankruptcy Courtâ€). The Bank is not listed as a creditor in the bankruptcy proceedings. On January 20, 2022, Cachet filed an adversary proceeding complaint against the Pioneer Parties in the Bankruptcy Court. On February 16, 2023, Cachet filed an amended complaint in lieu of responding to the Pioneer Partiesâ€™ motion to dismiss. The amended complaint, like the initial complaint, alleges Michael T. Mann stole approximately $26.4 million from Cachet in August 2019 by manipulating Cachetâ€™s â€œbatch file specifications,â€ and that Mann subsequently caused approximately $8.5 million of those purportedly stolen funds to be deposited into accounts held by companies owned by Mann at Pioneer Bank. Cachet alleges Pioneer Bank refused Cachetâ€™s request to return the approximately $8.5 million in purportedly stolen funds to Cachet. Cachetâ€™s complaint asserts causes of action against the Pioneer Parties for avoidance and recovery of constructive fraudulent transfers, conversion, unjust enrichment, money had and received, violation of California Penal Code Â§ 496(a), violations of RICO, aiding and abetting fraud, and declaratory relief. Cachet asserts â€œactual damagesâ€ of approximately $8.5 million, seeks three times its actual damages on its Section 496(a) claim (or approximately $25.6 million), and costs of suit and attorneysâ€™ fees. Cachet also seeks â€œtreble damages according to proof and attorneysâ€™ fees,â€ and for its aiding abetting fraud claim, Cachet seeks â€œgeneral, consequential and special damages in an amount to be proven at trial.â€ On April 28, 2023, the Pioneer Parties filed a motion to dismiss the amended complaint. On September 6, 2023, the Court entered an order granting in part and denying in part the Pioneer Partiesâ€™ motion. In particular, the Court dismissed Cachetâ€™s claims for violations of RICO, violation of California Penal Code Â§ 496(a), aiding and abetting fraud and conversion, and for declaratory relief. The Court denied the Pioneer Partiesâ€™ motion as to the claims for conversion, unjust enrichment, and money had and received. The Court permitted Cachet to file a second amended complaint. On September 20, 2023, Cachet filed a motion for reconsideration of the Courtâ€™s Order. The Pioneer Parties filed their opposition on October 26, 2023, and Cachet filed its reply on November 2, 2023. On November 16, 2023, the Court entered an order granting the motion to the extent of clarifying certain rulings in the September 6, 2023 order relating to the denial of the motion to dismiss as to Cachetâ€™s conversion claim and the dismissal of Cachetâ€™s RICO claim. Cachet initially filed its second amended complaint on February 5, 2024, but pursuant to a stipulation and order entered on February 29, 2024, Cachet withdrew that version of the second amended complaint and filed a revised second amended complaint on April 8, 2024. The second amended complaint asserts claims for conversion, unjust enrichment, money had and received, violations of RICO, and aiding and abetting conversion and fraud. On May 8, 2024, the Pioneer Parties filed a motion to dismiss the second amended complaint. Briefing on the motion was completed on June 27, 2024. A hearing on the motion was held by the Court on July 11, 2024. Â On August 28, 2024, the Court entered an order granting in part and denying in part the Pioneer Partiesâ€™ motion. In particular, the court dismissed with prejudice Cachetâ€™s claims for aiding and abetting conversion and fraud and dismissed without prejudice Cachetâ€™s RICO claims. The court denied the Pioneer Partiesâ€™ motion to dismiss the claims for conversion, unjust enrichment, and money had and received. On October 10, 2024, the Pioneer Parties filed an answer to the second amended complaint, as well as a motion to strike certain allegations in the second amended complaint relating to the dismissed claims. Briefing on the motion to strike was completed on November 7, 2024, and a hearing on the motion is scheduled for November 14, 2024.On February 4, 2020, Berkshire Hills Bancorp Inc.â€™s wholly owned subsidiary Berkshire Bank (â€œBerkshire Bankâ€) filed a complaint against the Bank in the Supreme Court of the State of New York for Albany County resulting from Berkshire Bankâ€™s participation interest in the commercial loan relationship to the Mann Entities. The complaint alleges that the Bank breached the amended and restated loan participation agreement between the Bank and Berkshire Bank dated as of June 27, 2018, breached the amended and restated loan participation agreement between the Bank and Berkshire Bank dated as of August 12, 2019, engaged in constructive fraud, engaged in fraudulent inducement, engaged in fraudulent concealment, and negligently misrepresented certain material information. The complaint seeks to recover $15.6 million and additional damages. On November 30, 2022, Berkshire Bank filed an amended complaint asserting substantially similar claims to those asserted in the original complaint, except that it excised the claim for negligent misrepresentation that the Court previously had dismissed, and included claims for breach of the loan participation agreement between the Bank and Berkshire Bank dated as of June 29, 2017 and separate claims for fraudulent inducement with respect to each of the three loan participation agreements. On January 30, 2023, the Bank filed its answer to the amended complaint and asserted counterclaims against Berkshire Bank for breach of the amended and restated loan participation agreement between the Bank and Berkshire Bank dated as of August 12, 2019, as well as a claim for a declaratory judgment that Berkshire Bank ratified the agreement and may not contest its validity. This matter is currently in discovery. On February 4, 2020, Chemung Financial Corporationâ€™s wholly owned subsidiary, Chemung Canal Trust Company (â€œChemungâ€), filed a complaint against the Bank in the Supreme Court of the State of New York for Albany County resulting from Chemungâ€™s

participation interest in the commercial loan relationship to the Mann Entities. The complaint alleges that the Bank breached the participation agreement between the Bank and Chemung dated as of August 12, 2019, engaged in fraudulent activities, engaged in constructive fraud, and negligently misrepresented and omitted certain material information. The complaint seeks to recover $4.2 million and additional damages. On July 21, 2023, Chemung filed an amended complaint that asserts the same causes of actions as the original complaint (except that it excised the claim for negligent misrepresentation previously dismissed by the Court), but includes additional factual allegations. On September 19, 2023, the Bank filed its answer to the amended complaint and asserted counterclaims against Chemung for breach of the loan participation agreement between the Bank and Chemung dated as of August 12, 2019, as well as a claim for a declaratory judgment that Chemung ratified the agreement and may not contest its validity. This matter is currently in discovery.On April 30, 2020, the U.S. Department of Justice (â€œDOJâ€), with the authorization of a delegate of the Secretary of the Treasury, filed a civil complaint against the Company and the Bank (and Cloud Payroll, LLC) in the United States District Court for the Northern District of New York. The complaint alleges, among other things, that the Pioneer Parties wrongfully set off approximately $7.3 million from an account held by Cloud Payroll to apply towards debts allegedly owed to the Bank by Cloud Payroll and other affiliates of Michael Mann. The complaint alleges that the funds in question were comprised of payroll taxes and thus subject to a statutory trust under 26 U.S.C. Â§ 7501 that prohibited the Bank from setting off those funds to apply towards debts owed to the Bank. The complaint seeks return of any payroll taxes, plus interest. On October 21, 2020, the DOJ filed an amended complaint that dropped one of the DOJâ€™s claims against the Pioneer Parties but continues to seek return of any payroll taxes, plus interest. The amended complaint relates to the same set of facts described above in â€œMann Entities Related Fraudulent Activityâ€, and the alleged payroll taxes, plus interest, sought in this proceeding may be part of the recovery sought in the Southwestern and NatPay complaints described above. On November 4, 2020, the Pioneer Parties filed their answer and affirmative defenses to the DOJâ€™s amended complaint. On November 15, 2023, the Court entered an order staying discovery until January 16, 2024 to allow the parties to continue discussions about a potential resolution of the matter. On January 12, 2024, the parties filed a joint letter with the Court requesting an extension of the discovery stay until March 18, 2024 to enable the parties to finalize resolution of the matter. On January 16, 2024, the Court entered an order granting the requested extension. On March 15, 2024, after reaching a confidential settlement agreement, the parties filed a stipulation of dismissal of the action with prejudice, which the Court approved on March 18, 2024.On August 31, 2020, AXH Air-Coolers, LLC (â€œAXHâ€) filed a complaint against the Pioneer Parties, and unnamed employees of the Pioneer Parties in the United States District Court for the Northern District of New York. The complaint alleges that the Pioneer Parties wrongfully converted certain tax funds belonging to AXH, were unjustly enriched by the wrongful taking of tax funds belonging to AXH, and were grossly negligent in allowing AXHâ€™s tax funds to be misappropriated, offset, converted, or stolen. The prayer for relief in AXHâ€™s complaint seeks $336,000, plus penalties and interest, attorneyâ€™s fees, and punitive damages. The complaint relates to the same set of facts as the DOJ complaint as described above, and the alleged taxes sought in the DOJ, Southwestern, and NatPay complaints. On August 12, 2022, AXH filed an amended complaint asserting gross negligence, unjust enrichment, and accounting claims against the Pioneer Parties. The amended complaint seeks the same relief as in the original complaint. On August 26, 2022, the Pioneer Parties filed their answer to the amended complaint. Â Thereafter, discovery on the matter proceeded until the Court issued a stay of the action on June 30, 2024. Â The stay is expected to be in effect until at least December 20, 2024.On December 1, 2020, the Bank filed a complaint in the Supreme Court of the State of New York against Teal, Becker & Chiaramonte, CPAs, P.C. (â€œTBCâ€), Mr. Pasquale M. Scisci and Mr. Vincent Commisso (collectively, with TBC, the â€œTBC Partiesâ€), alleging professional malpractice by the TBC Parties in auditing the annual consolidated financial statements of Valuewise Corporation and its subsidiaries (â€œValuewise Entitiesâ€) for the fiscal years 2010 to 2018. Â The Bank asserts that the TBC Parties were aware that the primary, if not the exclusive, reason the Valuewise Entities engaged TBC to audit their financial statements was to provide the Bank with accurate financial information that the Bank would rely on in evaluating whether to provide loans to the Valuewise Entities. Â The Bank contends that, among other matters, Mr. Michael Mann used the Valuewise Entities to defraud the Bank because of the professional malpractice of the TBC Parties and that if the TBC Parties had not committed professional malpractice by issuing unqualified â€œcleanâ€ opinions on the financial statements of the Valuewise Entities for fiscal years 2010 to 2018, the Bank would never have continued loaning money to the Valuewise Entities. The Bank seeks to recover damages of at least $34.1 million (plus interest) sustained by it as a result of the professional malpractice of the TBC Parties. The TBC Parties filed their answer to the Bankâ€™s complaint on February 12, 2021. On February 28, 2022, the TBC Parties filed a motion to dismiss the complaint. On October 4, 2022, the Court entered a decision and order denying the motion in its entirety. On November 15, 2023, the Bank and the TBC Parties entered into a settlement agreement pursuant to which the parties agreed to resolve and settle all disputes and potential claims which exist or may exist among them, including without limitation those claims asserted in the action. Pursuant to the settlement agreement, the TBC Parties made a payment of $5.95 million to the Bank, in exchange for which the Bank caused the action to be dismissed with prejudice.On May 14, 2021, the Bank filed a verified petition for a hearing, pursuant to 21 U.S.C. Â§ 853(n)(2), to adjudicate the validity of the Bankâ€™s interest in approximately $14.9 million in cash and securities forfeited by Michael Mann pursuant to a preliminary order of forfeiture in U.S. v. Mann filed in United States District Court for the Northern District of New York. The Bankâ€™s petition alleges that it has a valid security interest in the forfeited property, and that the forfeited property should thus be turned over to the Bank. Â On June 28, 2021, the government filed a motion to dismiss the Bankâ€™s petition. On July 30, 2021, the Bank filed opposition to the governmentâ€™s motion to dismiss the Bankâ€™s petition. On August 13, 2021, the government filed a reply to the Bankâ€™s opposition to the governmentâ€™s motion to dismiss the Bankâ€™s petition. On October 14, 2022, the magistrate judge assigned to the case entered a report and recommendation recommending the motion to dismiss the Bankâ€™s petition be granted in part and denied in part. On October 28, 2022, the Bank filed an objection to the magistrate judgeâ€™s report and recommendation. The government filed its opposition to the Bankâ€™s objection on November 21, 2022. On April 5, 2024, the district judge entered an order overruling the Bankâ€™s objection and affirming the magistrate judgeâ€™s report and recommendation. The court ordered the matter to proceed to a hearing but has not yet set a date for the hearing. This matter is currently in discovery.On September 2, 2022, two substantially similar putative class action complaints were filed against the Pioneer Parties in the Supreme Court of the State of New York for Albany County. Â The first complaint was filed by Brandes & Yancy PLLC and Ricardoâ€™s Restaurant, Inc., two alleged clients of Southwestern which seek to assert claims on behalf of all current or former Southwestern clients based on the same set of facts as the DOJ, AXH, and Granite Solutions complaints as described above, and the alleged taxes sought in the DOJ, Southwestern, and NatPay complaints. The second complaint was filed by Oâ€™Malleyâ€™s Oven LLC and Legat Architects, Inc., two alleged clients of MyPayrollHR.Com, LLC and ProData Payroll Services, Inc., affiliates of Cloud Payroll, LLC (collectively, â€œCloud Payrollâ€). Similar to the first complaint described above, the two named plaintiffs in the second complaint seek to assert claims on behalf of all current or former Cloud Payroll clients based on the same set of facts as the DOJ, AXH, and Granite Solutions complaints as described above, and the alleged taxes sought in the DOJ, Southwestern, and NatPay complaints. Both complaints assert claims against the Pioneer Parties for conversion, gross negligence, unjust enrichment, money had and received, tortious interference with contract, aiding and abetting fraud, and a declaratory judgment. Both complaints also seek to recover compensatory and punitive damages, plus pre-judgment interest, costs, expenses, disbursements, and reasonable attorneysâ€™ fees. The Pioneer Parties acknowledged service of the complaints as of December 30, 2022. On February 28, 2023, the Pioneer Parties filed motions to dismiss the complaints. On April 7, 2023, the plaintiffs filed amended complaints that assert the same causes of action but include additional allegations. On April 27, 2023, the Pioneer Parties elected to withdraw their pending motions to dismiss and file renewed motions to dismiss the amended complaints. The Pioneer Parties filed renewed motions to dismiss on June 26, 2023. On August 25, 2023, plaintiffs in both putative class actions filed their responses to the renewed motions to dismiss filed by the Pioneer Parties. On October 6, 2023, the Pioneer Parties filed their reply to the response of the plaintiffs. On February 1, 2024, the court entered an order, on its own motion, staying both actions pending the outcome of the ongoing, earlier-filed federal litigation described above. On July 31, 2024, the parties submitted a joint written update to the court concerning the status of the federal litigation. These actions remain stayed pending the outcome of that litigation.On December 6, 2023, Sidra Riggins filed a putative class action complaint against the Bank in the United States District Court for the Northern District of New York. The plaintiff is an alleged customer of the Bank who asserts claims for breach of contract, unjust enrichment, violation of New York General Business Law Â§ 349, and violation of the Electronic Funds Transfer Act, 15 U.S.C. Â§Â§ 1693 et seq. The plaintiffâ€™s claims concern alleged practices of the Bank relating to fees that the Bank allegedly assessed in connection with certain types of overdrafts or transaction items returned for insufficient funds. The plaintiff seeks to assert her claims on behalf of the following individuals: (i) New York citizens who held checking accounts at the Bank and were assessed an overdraft fee on a debit card transaction that was authorized on sufficient funds and settled on negative funds in the same amount for which the debit card transaction was authorized; (ii) New York citizens who are assessed multiple fees on a transaction item in a checking account held at the Bank; and (iii); New York citizens who were assessed an overdraft fee on a transaction that did not overdraw the account. The Bank acknowledged service of the complaint on January 3, 2024. On March 4, 2024, the Bank moved to dismiss the complaint in its entirety. On March 22, 2024, the plaintiff filed an amended complaint in lieu of responding to the Bankâ€™s motion. On April 5, 2024, the Bank moved to dismiss the amended complaint in its entirety. On July 5, 2024, after reaching a confidential settlement agreement, the parties filed a stipulation of dismissal of the action with prejudice. On July 8, 2024 the Court entered a Joint Stipulation and Order of Voluntary Dismissal of the action with prejudice. Â The Company and the Bank have received inquiries and requests for information from regulatory agencies relating to some of the entities and events that are the subjects of certain lawsuits described above. This has resulted in, or may in the future result in, regulatory agency investigations, litigation, subpoenas, enforcement actions, and related sanctions or costs. The Company and the Bank continue to cooperate with inquiries and respond to requests as appropriate.The New York State Department of Financial Services (the â€œNYSDFSâ€) made requests for production of documents, conducted interviews with Bank employees, and took other investigatory actions with respect to the Bankâ€™s practices associated with the Mann Parties. The Bank has complied with these requests, producing responsive, non-privileged documents to the NYSDFS. In Summer 2021, NYSDFS informed the Bank that if the parties could not reach a negotiated resolution related to NYSDFSâ€™s findings arising from the Bankâ€™s practices associated with the Mann Parties, NYSDFS would proceed to an administrative hearing on the issue. NYSDFS did not further pursue negotiations of the matter in or around the second part of 2023. Thereafter, the Bank converted from a New York chartered savings bank to a national bank, with the approval of the OCC, as of April 1, 2024. As a result of the conversion, OCC has now assumed the regulatory oversight responsibilities previously held by NYSDFS. X - ReferencesNo definition available. + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for commitments and contingencies. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 440 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482648/440-10-50-4Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//450/tableOfContentReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 954 -SubTopic 440 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480327/954-440-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 440 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482648/440-10-50-4Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 440 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//440/tableOfContent + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 28 R18.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE 3 Months Ended Sep. 30, 2024 FAIR VALUE Â FAIR VALUE 10.FAIR VALUEFair value is the exchange price that would be received for an asset or paid to transfer a liability (exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. There are three levels of inputs that may be used to measure fair values:Level 1: Â Quoted prices (unadjusted) for identical assets or liabilities in active markets that the entity has the ability to access as of the measurement date.Level 2: Â Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.Level 3: Â Significant unobservable inputs that reflect a reporting entityâ€™s own assumptions about the assumptions that market participants would use in pricing an asset or liability.The fair values of securities are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs) or matrix pricing, which is a mathematical technique widely used in the industry to value debt securities without relying exclusively on quoted prices for the specific securities but rather by relying on the securitiesâ€™ relationship to other benchmark quoted securities (Level 2 inputs).The fair value of interest rate swaps are based on valuation models using observable market data as of the measurement date (Level 2). The fair value of derivatives are classified as a component of other assets and other liabilities on the consolidated statements of condition.The fair value of individually evaluated loans are valued at the lower of cost or fair value. Individually evaluated loans carried at fair value have been partially charged-off or receive a specific allocation of the allowance for credit losses on loans. For collateral dependent loans, fair value is generally based on recent real estate appraisals. These appraisals may utilize a single valuation approach or a combination of approaches including comparable sales and the income approach. Adjustments are routinely made in the appraisal process by the appraisers to adjust for differences between the comparable sales and income data available. Such adjustments result in a Level 3 classification of the inputs for determining fair value.Nonrecurring adjustments to certain commercial and residential real estate properties classified as other real estate owned (â€œOREOâ€) are measured at fair value, less costs to sell. Fair values are based on recent real estate appraisals. These appraisals may use a single valuation approach or a combination of approaches including comparable sales and the income approach. Adjustments are routinely made in the appraisal process by the independent appraisers to adjust for differences between the comparable sales and income data available. Such adjustments result in a Level 3 classification of the inputs for determining fair value.Assets and Liabilities Measured on a Recurring BasisAssets and liabilities measured at fair value on a recurring basis are summarized below (dollars in
thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹FairÂ ValueÂ MeasurementsÂ atâ€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024Â Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹
ValueÂ Â Â Â (LevelÂ 1)Â Â Â Â (LevelÂ 2)Â Â Â Â (LevelÂ 3)Assets:Â â€‹â€‹â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â Available for sale securities:Â â€‹â€‹â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â U.S. Treasuryâ€‹$
216,760â€‹$ 216,760â€‹$ â€”â€‹$ â€” Mortgage-backed securities:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 9,801â€‹â€‹ â€”â€‹â€‹ 9,801â€‹â€‹ â€”
Collateralized mortgage obligations: â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 4,915â€‹â€‹ â€”â€‹â€‹ 4,915â€‹â€‹ â€” Government-sponsored
enterprisesâ€‹â€‹ 15,284â€‹â€‹ â€”â€‹â€‹ 15,284â€‹â€‹ â€”Municipal obligationsâ€‹Â 15,773â€‹Â â€”â€‹Â 15,773â€‹Â â€”Total available for sale securitiesâ€‹Â 262,533â€‹Â 216,760â€‹Â
45,773â€‹Â â€”Derivative assets (1)â€‹Â 9,745â€‹Â â€”â€‹Â 9,745â€‹Â â€”Totalâ€‹$ 272,278â€‹$ 216,760â€‹$ 55,518â€‹$
â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Derivative liabilities (1)â€‹$ 9,745â€‹$ â€”â€‹$ 9,745â€‹$ â€”Totalâ€‹$ 9,745â€‹$ â€”â€‹$
9,745â€‹$
â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹FairÂ ValueÂ MeasurementsÂ atâ€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024Â Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹â€‹â€‹â€‹
ValueÂ Â Â Â (LevelÂ 1)Â Â Â Â (LevelÂ 2)Â Â Â Â (LevelÂ 3)Assets:Â â€‹â€‹â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â Available for sale securities:Â â€‹â€‹â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â U.S. Treasuryâ€‹$
243,549â€‹$ 243,549â€‹$ â€”â€‹$ â€”Municipal obligationsâ€‹Â 13,416â€‹Â â€”â€‹Â 13,416â€‹Â â€”Other debt securitiesâ€‹â€‹ 444â€‹â€‹ â€”â€‹â€‹ 444â€‹â€‹â€‹Total available for sale
securitiesâ€‹Â 257,409â€‹Â 243,549â€‹Â 13,860â€‹Â â€”Derivative assets (1)â€‹Â 16,781â€‹Â â€”â€‹Â 16,781â€‹Â â€”Totalâ€‹$ 274,190â€‹$ 243,549â€‹$ 30,641â€‹$
â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Derivative liabilities (1)â€‹$ 16,781â€‹$ â€”â€‹$ 16,781â€‹$ â€”Totalâ€‹$ 16,781â€‹$ â€”â€‹$
16,781â€‹$ â€”â€‹(1)Additional information regarding the impact of offseting cash collateral can be found in Note 6 â€“ Derivatives. Assets and Liabilities Measured on a Non-Recurring BasisAssets and liabilities measured at fair value on a non-recurring basis are summarized below (dollars in
thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹FairÂ ValueÂ MeasurementsÂ Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹QuotedÂ PricesÂ inâ€‹Othe
ValueÂ Â Â Â (LevelÂ 1)Â Â Â Â (LevelÂ 2)Â Â Â Â (LevelÂ 3)SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â â€‹Â Â Individually evaluated
loans:â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â â€‹Â Â Commercial loansâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”OREOâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â
â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Individually evaluated loans:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial loansâ€‹$

539â€‹$ â€”â€‹$ â€”â€‹$ 539OREOâ€‹â€‹ 153â€‹Â â€”â€‹Â â€”â€‹Â 153â€‹There were no loans individually evaluated for credit losses where the amortized cost was adjusted to fair value as of September 30, 2024. Loans individually evaluated for credit losses where the amortized cost was adjusted to fair value had a carrying amount of $673,000 with a valuation allowance of $134,000 resulting in an estimated fair value of $539,000 as of JuneÂ 30, 2024.The Company had no OREO at September 30, 2024 and $153,000 of OREO at June 30, 2024. The following table presents additional quantitative information about assets measured at fair value on a nonrecurring basis and for which the Company has utilized LevelÂ 3 inputs to determine fair value (dollars in thousands):â€‹Significantâ€‹Significant Unobservableâ€‹â€‹â€‹â€‹â€‹Valuationâ€‹Unobservableâ€‹Input Rangeâ€‹Â Â Â Â Fair ValueÂ Â Â Â TechniqueÂ Â Â Â InputsÂ Â Â Â (Weighted Average)SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â â€‹Â Â Individually evaluated loans:â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â â€‹Â Â Commercial loansâ€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹OREOâ€‹Â
â€”â€‹Â â€‹JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Individually evaluated loans:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial loansâ€‹$ 539â€‹â€‹Appraisal of collateral (1)â€‹â€‹Liquidation expense (2)â€‹â€‹11.0%OREOâ€‹â€‹ 153â€‹Â Appraisal of collateral (1)â€‹Â Liquidation expense (2)â€‹Â 10.0%(1)Fair value is generally determined through independent appraisals of the underlying collateral that generally include various level 3 inputs which are not identifiable.(2)Estimated selling costs.The carrying and estimated fair values of financial assets and liabilities were as follows (dollars in thousands):â€‹SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Fair Value Measurements Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹QuotedÂ PricesÂ inâ€‹Otherâ€‹Significantâ€‹â€‹â€‹â€‹ActiveÂ MarketsÂ forâ€‹Observableâ€‹Unobservable 1)â€‹(Level 2)â€‹(Level 3)Financial assetsÂ â€‹Â Â Â â€‹Â Â Â Â Â Â â€‹Â Â Â â€‹â€‹Â Â Cash and cash equivalentsâ€‹$ 224,974â€‹$ 224,974â€‹$ 224,974â€‹$ â€”â€‹$ â€”Securities available for saleâ€‹Â 262,533â€‹â€‹ 262,533â€‹â€‹ 216,760â€‹Â 45,773â€‹â€‹ â€”Securities held to maturityâ€‹Â 24,589â€‹Â 22,863â€‹â€‹ â€”â€‹â€‹ 22,863â€‹â€‹ â€”FHLBNY and FRBNY stockâ€‹Â 3,646â€‹Â 3,646â€‹â€‹ â€”â€‹â€‹ 3,646â€‹â€‹ â€”Net loans receivable â€‹Â 1,399,725â€‹Â 1,385,112â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,385,112Accrued interest receivableâ€‹Â 7,667â€‹Â 7,667â€‹â€‹ â€”â€‹â€‹ 7,667â€‹â€‹ â€”Derivative assets (1)â€‹Â 9,745â€‹â€‹ 9,745â€‹â€‹ â€”â€‹â€‹ 9,745â€‹â€‹ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Financial liabilitiesâ€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Depositsâ€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Savings, money market, and demand accountsâ€‹$ 1,518,927â€‹$ 1,518,927â€‹$ â€”â€‹$ 1,518,927â€‹$ â€”Time depositsâ€‹Â 156,353â€‹â€‹ 155,409â€‹â€‹ â€”â€‹â€‹ 155,409â€‹â€‹ â€”Mortgagorsâ€™ escrow depositsâ€‹Â 3,854â€‹Â 3,854â€‹â€‹ â€”â€‹â€‹ 3,854â€‹â€‹ â€”Accrued interest payableâ€‹Â 116â€‹Â 116â€‹â€‹ â€”â€‹â€‹ 116â€‹â€‹ â€”Derivative liabilities (1)â€‹Â 9,745â€‹â€‹ 9,745â€‹â€‹ â€”â€‹â€‹ 9,745â€‹â€‹ â€”â€‹JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Fair Value Measurements Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹QuotedÂ PricesÂ inâ€‹Otherâ€‹Significantâ€‹â€‹â€‹â€‹ActiveÂ MarketsÂ forâ€‹Observableâ€‹Unobservable 1)â€‹(Level 2)â€‹(Level 3)Financial assetsÂ â€‹Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹Cash and cash equivalentsâ€‹$ 165,190â€‹$ 165,190â€‹$ 165,190â€‹$ â€”â€‹$ â€”Securities available for saleâ€‹Â 257,409â€‹â€‹ 257,409â€‹â€‹ 243,549â€‹Â 13,860â€‹â€‹ â€”Securities held to maturityâ€‹Â 25,090â€‹Â 22,437â€‹â€‹ â€”â€‹â€‹ 22,437â€‹â€‹ â€”FHLBNY and FRBNY stockâ€‹Â 3,546â€‹Â 3,546â€‹â€‹ â€”â€‹â€‹ 3,546â€‹â€‹ â€”Net loans receivable â€‹Â 1,344,069â€‹Â 1,293,472â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,293,472Accrued interest receivableâ€‹Â 7,559â€‹Â 7,559â€‹â€‹ â€”â€‹â€‹ 7,559â€‹â€‹ â€”Derivative assets (1)â€‹Â 16,781â€‹â€‹ 16,781â€‹â€‹ â€”â€‹â€‹ 16,781â€‹â€‹ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Financial liabilitiesâ€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Depositsâ€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Savings, money market, and demand accountsâ€‹$ 1,383,222â€‹$ 1,383,222â€‹$ â€”â€‹$ 1,383,222â€‹$ â€”Time depositsâ€‹Â 167,030â€‹â€‹ 165,420â€‹â€‹ â€”â€‹â€‹ 165,420â€‹â€‹ â€”Mortgagorsâ€™ escrow depositsâ€‹Â 9,701â€‹Â 9,701â€‹â€‹ â€”â€‹â€‹ 9,701â€‹â€‹ â€”Accrued interest payableâ€‹Â 137â€‹Â 137â€‹â€‹ â€”â€‹â€‹ 137â€‹â€‹ â€”Derivative liabilities (1)â€‹Â 16,781â€‹â€‹ 16,781â€‹â€‹ â€”â€‹â€‹ 16,781â€‹â€‹ â€”â€‹(1)Additional information regarding the impact of offseting cash collateral can be found in Note 6 â€“ Derivatives. â€‹â€‹Short-Term Financial InstrumentsThe fair value of certain financial instruments are estimated to approximate their carrying amounts because the remaining term to maturity or period to repricing of the financial instrument is less than ninetyÂ days. Such financial instruments include cash and cash equivalents, accrued interest receivable and payable, and mortgagorâ€™s escrow deposits.SecuritiesFair values of securities available for sale, securities held to maturity and equity securities are determined as outlined earlier in this footnote.FHLBNY and FRBNY StockThe fair value of FHLBNY and FRBNY stock approximates its carrying value due to transferability restrictions.LoansFair values are estimated for portfolios of loans with similar financial characteristics. Loans are segregated by type, including residential real estate, commercial real estate, and consumer loans and whether the interest rates are fixed and/or variable.The estimated fair values of performing loans are calculated by discounting scheduled cash flows through the estimated maturity using estimated market discount rates that reflect the credit and interest rate risk inherent in the respective loan portfolio.Estimated fair values for nonperforming loans are based on estimated cash flows discounted using a rate commensurate with the credit risk involved. Assumptions regarding credit risk, cash flows, and discount rates are judgmentally determined using available market information and specific borrower information.DerivativesFair values of derivative assets and liabilities are determined as outlined earlier in this footnote.DepositsThe estimated fair value of deposits with no stated maturity, such as savings, money market and demand deposits, is regarded to be the amount payable on demand. The estimated fair value of time deposits is based on the discounted value of contractual cash flows. The discount rate is estimated using market rates for time deposits with similar maturities. The fair value estimates for deposits do not include the benefit that results from the low-cost funding provided by the deposits as compared to the cost of borrowing funds in the market.â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for the fair value of financial instruments (as defined), including financial assets and financial liabilities (collectively, as defined), and the measurements of those instruments as well as disclosures related to the fair value of non-financial assets and liabilities. Such disclosures about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueDisclosuresTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 29 R19.htm IDEA: XBRL DOCUMENT v3.24.3 REVENUE RECOGNITION 3 Months Ended Sep. 30, 2024 REVENUE RECOGNITION Â REVENUE RECOGNITION 11.REVENUE RECOGNITIONIn general, for revenue not associated with financial instruments, guarantees and lease contracts, we apply the following steps when recognizing revenue from contracts with customers: (i) identify the contract, (ii) identify the performance obligations, (iii) determine the transaction price, (iv) allocate the transaction price to the performance obligations and (v) recognize revenue when performance obligation is satisfied. Our contracts with customers are generally short term in nature, typically due within one year or less or cancellable by us or our customer upon a short notice period. Performance obligations for our customer contracts are generally satisfied at a single point in time, typically when the transaction is complete. In some cases, we act in an agent capacity, deriving revenue through assisting other entities in transactions with our customers. In such transactions, we recognized revenue and the related costs to provide our services on a net basis in our financial statements. These transactions primarily relate to insurance and brokerage commissions, and fees derived from our customers' use of various interchange and ATM/debit card networks.Revenue associated with financial instruments, including revenue from loans and securities is excluded from the scope of the accounting guidance for revenue from contracts with customers. In addition, certain noninterest income streams such as fees associated with mortgage servicing rights, financial guarantees, derivatives, and certain credit card fees are also not in scope of the accounting guidance for revenue from contracts with customers. The accounting guidance for revenue from contracts with customers is applicable to noninterest revenue streams such as deposit related fees, interchange fees, and insurance and wealth management services commissions. The following presents noninterest income, segregated by revenue streams in-scope and out-of-scope of the accounting guidance for revenue from contracts with customers, for the three months ended September 30, 2024 and 2023.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Â Â Â Â For the Three Months Ended SeptemberÂ 30,Â â€‹â€‹â€‹2024â€‹2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Noninterest Incomeâ€‹â€‹â€‹â€‹â€‹â€‹In scopeâ€‹â€‹â€‹â€‹â€‹â€‹ Â Â Insurance servicesâ€‹â€‹$ 472â€‹$ 595 Â Â Wealth management servicesâ€‹â€‹Â 1,699â€‹Â 1,386 Â Â Service charges on deposit accountsâ€‹â€‹Â 646â€‹Â 627 Â Â Card services incomeâ€‹â€‹Â 716â€‹Â 748 Â Â Otherâ€‹â€‹Â 287â€‹Â 123Noninterest income in scopeâ€‹â€‹Â 3,820â€‹Â 3,479â€‹â€‹â€‹Â â€‹â€‹Â â€‹Noninterest income out of scopeâ€‹â€‹Â 298â€‹Â 95â€‹â€‹â€‹Â â€‹â€‹Â â€‹Total noninterest incomeâ€‹â€‹$ 4,118â€‹$ 3,574â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_RevenueFromContractWithCustomerAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure of revenue from contract with customer to transfer good or service and to transfer nonfinancial asset. Includes, but is not limited to, disaggregation of revenue, credit loss recognized from contract with customer, judgment and change in judgment related to contract with customer, and asset recognized from cost incurred to obtain or fulfill contract with customer. Excludes insurance and lease contracts. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-9Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-15Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-12Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-12Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-12Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-12Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-12Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-13Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Topic 606 -Publisher FASB -URI https://asc.fasb.org//606/tableOfContent + Details Name: us-gaap_RevenueFromContractWithCustomerTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 30 R20.htm IDEA: XBRL DOCUMENT v3.24.3 EARNINGS PER SHARE 3 Months Ended Sep. 30, 2024 EARNINGS PER SHARE Â EARNINGS PER SHARE 12.EARNINGS PER SHAREThe following table summarizes the calculation of basic and diluted earnings per common share (in thousands, except for share and per share amounts):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â For the Three Months Ended SeptemberÂ 30,Â â€‹â€‹2024â€‹2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹Net income applicable to common stockâ€‹$ 6,308â€‹$ 3,419â€‹â€‹â€‹â€‹â€‹â€‹Average number of common shares outstandingâ€‹â€‹ 25,813,787â€‹â€‹ 25,977,679Less: Average unallocated ESOP sharesâ€‹â€‹ 731,923â€‹â€‹ 782,838Weighted-average number of common shares outstanding - basic â€‹â€‹ 25,081,864â€‹â€‹ 25,194,841Add: Effect of dilutive stock options and restricted stockâ€‹â€‹ 68,786â€‹â€‹ â€”Weighted-average number of common shares outstanding - dilutedâ€‹â€‹ 25,150,650â€‹â€‹ 25,194,841â€‹â€‹â€‹â€‹â€‹â€‹Net earnings per common share:â€‹â€‹â€‹â€‹â€‹â€‹Basicâ€‹$ 0.25â€‹$ 0.14Dilutedâ€‹$ 0.25â€‹$ 0.14â€‹â€‹â€‹â€‹â€‹â€‹Potential common shares from stock options that were not included in the computation of diluted earnings per common share, because they were anti-dilutive under the treasury stock method, were 830,000 for the three months ended September 30, 2024. There were no anti-dilutive shares for the three months ended September 30, 2023. X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for earnings per share. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//260/tableOfContentReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-3 + Details Name: us-gaap_EarningsPerShareTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 31 R21.htm IDEA: XBRL DOCUMENT v3.24.3 Pay vs Performance Disclosure - USD ($) $ in Thousands 3 Months Ended Sep. 30, 2024 Sep. 30, 2023 Pay vs Performance Disclosure Â Â Net Income (Loss) $ 6,308 $ 3,419 X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 402 -Subsection v -Paragraph 1 + Details Name: ecd_PvpTable Namespace Prefix: ecd_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -

URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 13: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-7Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 32: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 34: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 35: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 37: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 38: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 39: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 32 R22.htm IDEA: XBRL DOCUMENT v3.24.3 Insider Trading Arrangements 3 Months Ended Sep. 30, 2024 Trading Arrangements, by Individual Â 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 X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_NonRule10b51ArrAdoptedFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_NonRule10b51ArrTrmntdFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_Rule10b51ArrAdoptedFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_Rule10b51ArrTrmntdFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 2 -Subparagraph A + Details Name: ecd_TradingArrByIndTable Namespace Prefix: ecd_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 33 R23.htm IDEA: XBRL DOCUMENT v3.24.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Policies) 3 Months Ended Sep. 30, 2024 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES Â Principles of Consolidation Principles of ConsolidationThe consolidated financial statements include the accounts of the Company, the Bank, and the Bankâ€™s wholly owned subsidiaries. All significant intercompany accounts and transactions have been eliminated in consolidation. Use of Estimates Use of EstimatesThe preparation of consolidated financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ substantially from those estimates. The allowance for credit losses, valuation of securities and other financial instruments, the funded status and expense of employee benefit plans, legal proceedings and other contingent liabilities, and the realizability of deferred tax assets are particularly subject to change. Reclassifications ReclassificationsAmounts in the priorÂ periodâ€™s consolidated financial statements are reclassified whenever necessary to conform to the currentÂ periodâ€™s presentation. Impact of Recent Accounting Pronouncements Impact of Recent Accounting Pronouncements In December 2023, the Financial Accounting Standards Board (the â€œFASBâ€) issued Accounting Standards Update (â€œASUâ€) No. 2023-09 â€“ Income Taxes (Topic 740) â€“ Improvements to Income Tax Disclosures, to provide more transparency about income tax information through improvements to income tax disclosures. Specifically, the update requires enhancements to the rate reconciliation, including disclosure of specific categories and additional information for reconciling items meeting a quantitative threshold, and greater disaggregation of income tax disclosures related to income taxes paid. The amendments in this update are effective for fiscal years beginning after December 15, 2024 and early adoption is permitted. The Company does not expect this new standard will have a material impact on the consolidated financial statements.In November 2023, the FASB issued ASU No. 2023-07 â€“ Segment Reporting (Topic 280) â€“ Improvements to Reportable Segment Disclosures, to improve the reportable segment disclosures by requiring disclosure of incremental segment information on an annual and interim basis. In addition, the amendments will enhance interim disclosure requirements, clarify circumstances in which an entity can disclose multiple segment measures of profit or loss, provide new segment disclosure requirements for entities with a single reportable segment and contain other disclosure requirements. Â The ASU does not change how a public entity identifies its operating segments or determines its reportable segments, or applies the quantitative thresholds to determine its reportable segments. The amendments in this ASU are effective for annual periods beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. Early adoption is permitted. Â The Company does not expect this new standard will have a material impact on the consolidated financial statements. X - ReferencesNo definition available. + Details Name: us-gaap_AccountingPoliciesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy regarding (1) the principles it follows in consolidating or combining the separate financial statements, including the principles followed in determining the inclusion or exclusion of subsidiaries or other entities in the consolidated or combined financial 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 accounting policy may also address the accounting treatment for intercompany accounts and transactions, noncontrolling interest, and the income statement treatment in consolidation for issuances of stock by a subsidiary. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483426/235-10-50-4Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 810 -SubTopic 10 -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481203/810-10-50-1 + Details Name: us-gaap_ConsolidationPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy pertaining to new accounting pronouncements that may impact the entity's financial reporting. Includes, but is not limited to, quantification of the expected or actual impact. + ReferencesNo definition available. + Details Name: us-gaap_NewAccountingPronouncementsPolicyPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for reclassification affecting comparability of financial statement. Excludes amendment to accounting standards, other change in accounting principle, and correction of error. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 205 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483504/205-10-50-1 + Details Name: us-gaap_PriorPeriodReclassificationAdjustmentDescription Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for the use of estimates in the preparation of financial statements in conformity with generally accepted accounting principles. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482861/275-10-50-9Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482861/275-10-50-4Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b) -SubTopic 10 -Topic 275 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482861/275-10-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c) -SubTopic 10 -Topic 275 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482861/275-10-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 11 -SubTopic 10 -Topic 275 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482861/275-10-50-11Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 12 -SubTopic 10 -Topic 275 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482861/275-10-50-12Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482861/275-10-50-8 + Details Name: us-gaap_UseOfEstimates Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 34 R24.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES (Tables) 3 Months Ended Sep. 30, 2024 INVESTMENT SECURITIES Â Summary of amortized cost and estimated fair value of securities The amortized cost and estimated fair value of securities available for sale are as follows (dollars in
thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Grossâ€‹Grossâ€‹â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹Estimatedâ€‹Â Â Â Â CostÂ Â Â Â GainsÂ Â Â Â Losse
Treasuryâ€‹$ 218,050â€‹$ 281â€‹$ (1,571)â€‹$ 216,760Mortgage-backed securities:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 10,021â€‹â€‹ â€"â€‹â€‹ (220)â€‹â€‹ 9,801Collateralized mortgage obligations: â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 4,830â€‹â€‹ 85â€‹â€‹ â€"â€‹â€‹ 4,915 Government-sponsored enterprisesâ€‹â€‹ 15,350â€‹â€‹ â€"â€‹â€‹ (66)â€‹â€‹ 15,284Municipal obligationsâ€‹Â 15,683â€‹Â 90â€‹Â â€"â€‹Â 15,773Total available for sale securitiesâ€‹$ 263,934â€‹$ 456â€‹$ (1,857)â€‹$ 262,533â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹U.S. Treasuryâ€‹$ 247,479â€‹$ 1â€‹$ (3,931)â€‹$ 243,549Municipal obligationsâ€‹Â 13,419â€‹Â 5â€‹Â (8)â€‹Â 13,416Other debt securitiesâ€‹â€‹ 212â€‹â€‹ 305â€‹â€‹ (73)â€‹â€‹ 444Total available for sale securitiesâ€‹$ 261,110â€‹$ 311â€‹$ (4,012)â€‹$ 257,409 Summary of amortized cost and estimated fair value of held to maturity securities The amortized cost and estimated fair value of securities held to maturity are as follows (dollars in
thousands):â€‹Grossâ€‹Grossâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Amortizedâ€‹Unrealizedâ€‹Unrealizedâ€‹Estimatedâ€‹A
forâ€‹Net Carryingâ€‹Â Â Â Â CostÂ Â Â Â GainsÂ Â Â Â LossesÂ Â Â Â FairÂ ValueÂ Â Â Â Credit
LossesÂ Â Â Â ValueSeptemberÂ 30,Â 2024â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Corporate debt securitiesâ€‹$ 22,000â€‹â€‹ 27â€‹â€‹ (1,931)â€‹$ 20,096â€‹$ 216â€‹$ 21,784Municipal obligationsâ€‹â€‹ 2,805â€‹â€‹ â€"â€‹â€‹ (38)â€‹â€‹ 2,767â€‹â€‹ â€"â€‹â€‹ 2,805Total held to maturity securitiesâ€‹$ 24,805â€‹$ 27â€‹$ (1,969)â€‹$ 22,863â€‹$ 216â€‹$ 24,589â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Corporate debt securitiesâ€‹$ 22,000â€‹$ 55â€‹$ (2,898)â€‹$ 19,157â€‹$ 262â€‹$ 21,738Municipal obligationsâ€‹â€‹ 3,352â€‹â€‹ â€"â€‹â€‹ (72)â€‹â€‹ 3,280â€‹â€‹ â€"â€‹â€‹ 3,352Total held to maturity securitiesâ€‹$ 25,352â€‹$ 55â€‹$ (2,970)â€‹$ 22,437â€‹$ 262â€‹$ 25,090 Summary of allowance for credit losses on securities held to maturity The following tables present the activity in the allowance for credit losses on securities held to maturity (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â ForÂ theÂ Three Months Ended
SeptemberÂ 30,Â 2024â€‹â€‹Beginningâ€‹â€‹â€‹â€‹â€‹â€‹Endingâ€‹Â Â Â Â BalanceÂ Â Â Â ProvisionsÂ Â Â Â Charge-offsÂ Â Â Â RecoveriesÂ Â Â Â BalanceCorporate debt securitiesâ€‹$ 262â€‹$ (46)â€‹$ â€"â€‹$ â€"â€‹$ 216Municipal obligationsâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"Total allowance for credit losses on securities held to maturityâ€‹$ 262â€‹$ (46)â€‹$ â€"â€‹$ â€"â€‹$ 216â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â ForÂ theÂ Three Months Ended
SeptemberÂ 30,Â 2023â€‹â€‹BeginningÂ â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Endingâ€‹Â Â Â Â BalanceÂ Â Â Â ProvisionsÂ Â Â Â Charge-offsÂ Â Â Â RecoveriesÂ Â Â Â BalanceCorporate debt securitiesâ€‹$ â€"â€‹$ â€"â€‹$ â€"â€‹$ â€"â€‹$ â€"Municipal obligationsâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"Total allowance for credit losses on securities held to maturityâ€‹$ â€"â€‹$ â€"â€‹$ â€"â€‹$ â€"â€‹$ â€"â€‹ Summary of estimated fair value and gross unrealized losses aggregated by security category and length of time such securities have been in a continuous unrealized loss position The estimated fair value and gross unrealized losses aggregated by security category and length of time such securities have been in a continuous unrealized

loss position, is summarized as follows (dollars in thousands):â€‹SeptemberÂ 30,Â 2024â€‹â€‹LessÂ thanÂ 12Â Monthsâ€‹12Â MonthsÂ orÂ Longerâ€‹Totalâ€‹â€‹Estimatedâ€‹Unre
available for sale:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ â€"â€‹$ â€"â€‹$ 162,314â€‹$ (1,571)â€‹$ 162,314â€‹$ (1,571)Mortgage-backed securities:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 9,801â€‹â€‹ (220)â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ 9,801â€‹â€‹ (220)Collateralized mortgage obligations: â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ â€" Government-sponsored enterprisesâ€‹Â 15,273â€‹Â (65)â€‹Â 11â€‹Â (1)â€‹Â 15,284â€‹Â (66)Municipal obligationsâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹â€‹$ 25,074â€‹$ (285)â€‹$ 162,325â€‹$ (1,572)â€‹$ 187,399â€‹$ (1,857)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Securities held to maturity:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Corporate debt securitiesâ€‹$ â€"â€‹$ â€"â€‹$ 18,070â€‹$ (1,931)â€‹$ 18,070â€‹$ (1,931)Municipal obligationsâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ 2,767â€‹â€‹ (38)â€‹â€‹ 2,767â€‹â€‹ (38)â€‹â€‹$ â€"â€‹$ â€"â€‹$ 20,837â€‹$ (1,969)â€‹$ 20,837â€‹$ (1,969)â€‹JuneÂ 30,Â 2024â€‹â€‹LessÂ thanÂ 12Â Monthsâ€‹12Â MonthsÂ orÂ Longerâ€‹Totalâ€‹â€‹Estimatedâ€‹Unrealizedâ€
available for sale:â€‹â€‹â€‹Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ 19,580â€‹$ (12)â€‹$ 219,059â€‹$ (3,919)â€‹$ 238,639â€‹$ (3,931)Municipal obligationsâ€‹Â 3,723â€‹Â (8)â€‹Â â€"â€‹Â â€"â€‹Â 3,723â€‹Â (8)Other debt securitiesâ€‹Â â€"â€‹Â â€"â€‹Â 90â€‹â€‹ (73)â€‹Â 90â€‹Â (73)â€‹â€‹$ 23,303â€‹$ (20)â€‹$ 219,149â€‹$ (3,992)â€‹$ 242,452â€‹$ (4,012)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Securities held to maturity:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Corporate debt securitiesâ€‹$ â€"â€‹$ â€"â€‹$ 17,102â€‹$ (2,898)â€‹$ 17,102â€‹$ (2,898)Municipal obligationsâ€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ 3,280â€‹â€‹ (72)â€‹â€‹ 3,280â€‹â€‹ (72)â€‹â€‹$ â€"â€‹$ â€"â€‹$ 20,382â€‹$ (2,970)â€‹$ 20,382â€‹$ (2,970) Summary of fair value of debt securities and carrying amount, if different, by contractual maturity The following table sets forth information with regard to contractual maturities of debt securities (dollars in thousands). Securities not due at a single maturity date are shown separately.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹Â AmortizedÂ Estimatedâ€‹Â Â Â Â CostÂ Â Â Â FairÂ ValueSecurities available for sale:Â â€‹Â Â Â â€‹Â Â Due in one year or lessâ€‹$ 204,516â€‹$ 203,361Due after one to five yearsâ€‹Â 33,241â€‹Â 33,183Due after five to ten yearsâ€‹â€‹ 11,315â€‹â€‹ 11,262 Due after ten yearsâ€‹â€‹ 14,862â€‹â€‹ 14,727â€‹â€‹$ 263,934â€‹$ 262,533â€‹â€‹â€‹â€‹â€‹â€‹â€‹Securities held to maturity:â€‹Â Â Â â€‹Â Â Â Due in one year or lessâ€‹$ 1,774â€‹$ 1,736Due after one to five yearsâ€‹Â 1,031â€‹Â 1,031Due after five to ten yearsâ€‹Â 22,000â€‹Â 20,096â€‹â€‹$ 24,805â€‹$ 22,863 X - DefinitionTabular disclosure of fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-6Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionFairValueTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of allowance for credit loss on investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityAllowanceForCreditLossTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of information about investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5B -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5BReference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 9: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5AReference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5AReference 14: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5AReference 15: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5BReference 16: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5BReference 17: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5BReference 18: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5B + Details Name: us-gaap_HeldToMaturitySecuritiesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of maturities of an entity's investments as well as any other information pertinent to the investments. + ReferencesNo definition available. + Details Name: us-gaap_InvestmentsClassifiedByContractualMaturityDateTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of marketable securities. This may consist of investments in certain debt and equity securities, short-term investments and other assets. + ReferencesNo definition available. + Details Name: us-gaap_MarketableSecuritiesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 35 R25.htm IDEA: XBRL DOCUMENT v3.24.3 NET LOANS RECEIVABLE (Tables) 3 Months Ended Sep. 30, 2024 NET LOANS RECEIVABLE Â Schedule of net loans receivable A summary of net loans receivable is as follows (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â 2024Â Â Â Â JuneÂ 30,Â 2024Commercial:Â â€‹Â Â Â â€‹Â Â Real estateâ€‹$ 421,374â€‹$ 406,201Commercial and industrialâ€‹Â 109,387â€‹Â 101,207Constructionâ€‹Â 113,227â€‹Â 118,373Total commercialâ€‹Â 643,988â€‹Â 625,781Residential mortgagesâ€‹Â 665,027â€‹Â 633,779Home equity loans and linesâ€‹Â 93,840â€‹Â 92,765Consumerâ€‹Â 18,108â€‹Â 13,545â€‹â€‹Â 1,420,963â€‹Â 1,365,870Allowance for credit lossesâ€‹Â (21,238)â€‹Â (21,801)Net loans receivableâ€‹$ 1,399,725â€‹$ 1,344,069â€‹ Schedule of activity in allowance for credit losses by portfolio segment The following tables present the activity in the allowance for credit losses by portfolio segment (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â ForÂ theÂ Three Months Ended SeptemberÂ 30,Â 2024â€‹â€‹Beginningâ€‹â€‹â€‹â€‹â€‹â€‹Endingâ€‹Â Â Â Â BalanceÂ Â Â Â ProvisionsÂ Â Â Â Charge-offsÂ Â Â Â RecoveriesÂ Â Â Â BalanceCommercialâ€‹$ 12,504â€‹$ (1,009)â€‹$ (24)â€‹$ 207â€‹$ 11,678Residential mortgagesâ€‹â€‹ 7,706â€‹â€‹ 95â€‹â€‹ (14)â€‹â€‹ â€"â€‹â€‹ 7,787Home equity loans and lines of creditâ€‹â€‹ 1,244â€‹â€‹ (73)â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ 1,171Consumerâ€‹Â 347â€‹Â 290â€‹Â (36)â€‹Â 1â€‹Â 602Allowance for credit losses - loansâ€‹Â 21,801â€‹Â (697)â€‹Â (74)â€‹Â 208â€‹Â 21,238Allowance for credit losses - off-balance sheet credit exposuresâ€‹Â 1,899â€‹Â (127)â€‹Â â€"â€‹Â â€"â€‹Â 1,772Total â€‹$ 23,700â€‹$ (824)â€‹$ (74)â€‹$ 208â€‹$ 23,010â€‹Â ForÂ theÂ Three Months Ended SeptemberÂ 30,Â 2023â€‹â€‹â€‹â€‹Â Cumulative Effectâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Beginningâ€‹Adjustment for theâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Endingâ€‹Â Â Â Â BalanceÂ Â Â Â Adoption of ASU 2016-13Â Â Â Â ProvisionsÂ Â Â Â Charge-offsÂ Â Â Â RecoveriesÂ Â Â Â BalanceCommercialâ€‹$ 14,288â€‹$ (1,307)â€‹$ 173â€‹$ â€"â€‹$ 27â€‹$ 13,181Residential mortgagesâ€‹Â 6,222â€‹Â (670)â€‹Â 639â€‹â€‹ â€"â€‹â€‹ â€"â€‹Â 6,191Home equity loans and lines of creditâ€‹â€‹ 1,470â€‹â€‹ (265)â€‹â€‹ 89â€‹â€‹ (12)â€‹â€‹ â€"â€‹â€‹ 1,282Consumerâ€‹â€‹ 489â€‹â€‹ (69)â€‹â€‹ 15â€‹â€‹ (23)â€‹â€‹ 3â€‹â€‹ 415Allowance for credit losses - loansâ€‹Â 22,469â€‹Â (2,311)â€‹Â 916â€‹Â (35)â€‹Â 30â€‹Â 21,069Allowance for credit losses - off-balance sheet credit exposuresâ€‹Â â€"â€‹Â 1,624â€‹Â (166)â€‹Â â€"â€‹Â â€"â€‹Â 1,458Total â€‹$ 22,469â€‹$ (687)â€‹$ 750â€‹$ (35)â€‹$ 30â€‹$ 22,527â€‹ Schedule of balance in allowance for loan losses and recorded investment The following tables present the balance in the allowance for credit losses and the recorded investment in loans by portfolio segment (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹Â Residentialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â CommercialÂ Â Â Â MortgagesÂ Â Â
for credit losses:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Related to loans individually evaluatedâ€‹$ â€"â€‹$ â€"â€‹$ â€"â€‹$ â€"â€‹$ â€"Related to loans collectively evaluatedâ€‹Â 11,678â€‹Â 7,787â€‹â€‹ 1,171â€‹â€‹ 602â€‹Â 21,238Ending balanceâ€‹$ 11,678â€‹$ 7,787â€‹$ 1,171â€‹$ 602â€‹$ 21,238â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Loans:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Individually evaluatedâ€‹$ â€"â€‹$ 1,597â€‹$ â€"â€‹$ â€"â€‹$ 1,597Loans collectively evaluatedâ€‹Â 643,988â€‹Â 663,430â€‹Â 93,840â€‹Â 18,108â€‹Â 1,419,366Ending balanceâ€‹$ 643,988â€‹$ 665,027â€‹$ 93,840â€‹$ 18,108â€‹$ 1,420,963â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹Â Residentialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â CommercialÂ Â Â Â MortgagesÂ Â Â Â â€‹
for credit losses:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Related to loans individually evaluatedâ€‹$ 134â€‹$ â€"â€‹$ â€"â€‹$ â€"â€‹$ 134Related to loans collectively evaluatedâ€‹Â 12,370â€‹Â 7,706â€‹â€‹ 1,244â€‹â€‹ 347â€‹Â 21,667Ending balanceâ€‹$ 12,504â€‹$ 7,706â€‹$ 1,244â€‹$ 347â€‹$ 21,801â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Loans:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Individually evaluatedâ€‹$ 3,853â€‹$ 1,625â€‹$ â€"â€‹$ â€"â€‹$ 5,478Loans collectively evaluatedâ€‹Â 621,928â€‹Â 632,154â€‹Â 92,765â€‹Â 13,545â€‹Â 1,360,392Ending balanceâ€‹$ 625,781â€‹$ 633,779â€‹$ 92,765â€‹$ 13,545â€‹$ 1,365,870 Schedule of recorded investment in nonaccrual and loans past due over 90 days still on accrual The following tables present the recorded investment in nonaccrual and loans past due over 90Â days still on accrual by class of loans (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹Â Â Â Â â€‹â€‹Â Â Â Â NonaccrualÂ Â Â Â PastÂ DueÂ Â Â Â â€‹â€‹â€‹â€‹â€‹Â Loans WithÂ 90Â DaysÂ â€‹â€‹â€‹â€‹â€‹Â No RelatedÂ StillÂ onÂ Â RecognizedÂ â€‹â€‹NonaccrualÂ AllowanceÂ AccrualÂ Interest IncomeCommercial:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Real estateâ€‹$ â€"â€‹$ â€"â€‹$ 1â€‹$ â€"Commercial and industrialâ€‹Â 23â€‹Â â€"â€‹Â â€"â€‹Â â€"Constructionâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"Residential mortgagesâ€‹Â 4,085â€‹Â 1,597â€‹Â â€"â€‹Â â€"Home equity loans and linesâ€‹Â 1,257â€‹Â â€"â€‹Â â€"â€‹Â â€"Consumerâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹â€‹$ 5,365â€‹$ 1,597â€‹$ 1â€‹$ â€"â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â JuneÂ 30,Â 2024â€‹Â Â Â Â â€‹â€‹Â Â Â Â NonaccrualÂ Â Â Â PastÂ DueÂ Â Â Â â€‹â€‹â€‹â€‹â€‹Â Loans WithÂ 90Â DaysÂ â€‹â€‹â€‹â€‹â€‹Â No RelatedÂ StillÂ onÂ Â RecognizedÂ â€‹â€‹NonaccrualÂ AllowanceÂ AccrualÂ Interest IncomeCommercial:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Real estateâ€‹$ 3,180â€‹$ 3,180â€‹$ 4â€‹$ â€"Commercial and industrialâ€‹Â 9â€‹Â â€"â€‹Â â€"â€‹Â â€"Constructionâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"Residential mortgagesâ€‹Â 4,208â€‹Â 1,625â€‹Â â€"â€‹Â â€"Home equity loans and linesâ€‹Â 1,648â€‹Â â€"â€‹Â â€"â€‹Â â€"Consumerâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹â€‹$ 9,045â€‹$ 4,805â€‹$ 4â€‹$ â€" Schedule of loans considered collateral dependent The following table presents the amortized cost basis of collateral-dependent loans by class of loans (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â SeptemberÂ 30,Â 2024â€‹â€‹Amortized CostÂ Collateral TypeCommercial:Â â€‹Â Â Â Â Â Real estateâ€‹$ â€"â€‹â€‹Commercial and industrialâ€‹Â â€"â€‹â€‹Constructionâ€‹Â â€"â€‹â€‹Residential mortgagesâ€‹Â 1,597â€‹Residential real estate propertyHome equity loans and linesâ€‹Â â€"â€‹â€‹Consumerâ€‹Â â€"â€‹â€‹â€‹â€‹$ 1,597â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â June 30, 2024â€‹â€‹Amortized CostÂ Collateral TypeCommercial:Â â€‹Â Â Â Â Â Real estateâ€‹$ 3,844â€‹Commercial real estate propertyCommercial and industrialâ€‹Â 9â€‹Business assetsConstructionâ€‹Â â€"â€‹â€‹Residential mortgagesâ€‹Â 1,625â€‹Residential real estate propertyHome equity loans and linesâ€‹Â â€"â€‹â€‹Consumerâ€‹Â â€"â€‹â€‹â€‹â€‹$ 5,478â€‹â€‹â€‹â€‹ Schedule of aging of recorded investment The following tables present the aging of the recorded investment in loans by class of loans as of (dollars in thousands):â€‹Â SeptemberÂ 30,Â 2024â€‹Â 30Â -Â 59Â 60Â -Â 89Â 90 or moreâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â DaysÂ DaysÂ DaysÂ TotalÂ LoansÂ Notâ€‹â€‹â€‹â€‹Â Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â To
estateâ€‹$ â€"â€‹$ 3â€‹$ 1â€‹$ 4â€‹$ 421,370â€‹$ 421,374Commercial and industrialâ€‹Â â€"â€‹Â 13â€‹Â 23â€‹Â 36â€‹Â 109,351â€‹Â 109,387Constructionâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â 113,227â€‹Â 113,227Residential mortgagesâ€‹Â â€"â€‹Â 929â€‹Â 991â€‹Â 1,920â€‹Â 663,107â€‹Â 665,027Home equity loans and linesâ€‹Â 308â€‹Â 211â€‹Â 468â€‹Â 987â€‹Â 92,853â€‹Â 93,840Consumerâ€‹Â 5â€‹Â 44â€‹Â â€"â€‹Â 49â€‹Â 18,059â€‹Â 18,108Totalâ€‹$ 313â€‹$ 1,200â€‹$ 1,483â€‹$ 2,996â€‹$ 1,417,967â€‹$ 1,420,963â€‹Â JuneÂ 30,Â 2024â€‹Â 30Â -Â 59Â 60Â -Â 89â€‹90 or moreâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â DaysÂ DaysÂ DaysÂ TotalÂ LoansÂ Notâ€‹â€‹â€‹â€‹Â Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â PastÂ DueÂ Â Â Â To
estateâ€‹$ 2â€‹$ 3â€‹$ 4â€‹$ 9â€‹$ 406,192â€‹$ 406,201Commercial and industrialâ€‹Â 15â€‹Â â€"â€‹Â â€"â€‹Â 15â€‹Â 101,192â€‹Â 101,207Constructionâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â 118,373â€‹Â 118,373Residential mortgagesâ€‹Â 872â€‹Â 481â€‹Â 794â€‹Â 2,147â€‹Â 631,632â€‹Â 633,779Home equity loans and linesâ€‹Â 722â€‹Â 78â€‹Â 654â€‹Â 1,454â€‹Â 91,311â€‹Â 92,765Consumerâ€‹Â 14â€‹Â 8â€‹Â â€"â€‹Â 22â€‹Â 13,523â€‹Â 13,545Totalâ€‹$ 1,625â€‹$ 570â€‹$ 1,452â€‹$ 3,647â€‹$ 1,362,223â€‹$ 1,365,870 Schedule of loans by risk category The following table presents loans summarized by segment and class, and the risk category (dollars in thousands):â€‹Â â€‹â€‹Â â€‹Â â€‹Â â€‹Â â€‹Â â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€
Loans Amortized Cost Basis by Origination
YearÂ LoansÂ LoansÂ â€‹â€‹â€‹â€‹2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Amortizedâ€‹Convertedâ€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹Transition Periodâ€‹2024â€‹2023â€‹2022â€‹2021â€‹Priorâ€‹Cost Basisâ€‹to Termâ€‹TotalCommercial real estateâ€‹

Â Risk Ratingâ€‹â€‹â€‹â

adjustment for amortization of net actuarial lossâ€‹Â â€”â€‹Â â€”â€‹â€‹Â â€”â€‹Â â€”â€‹â€‹$ 602â€‹$ 363â€‹ X - DefinitionTabular disclosure of the allocation of income tax expense attributable to each component of other comprehensive income (loss) including, but not limited to: current tax expense (benefit), deferred tax expense (benefit), investment tax credits, government grants, the benefits of operating loss carryforwards, tax expense that results from allocating certain tax benefits either directly to contributed capital or to reduce goodwill or other noncurrent intangible assets of an acquired entity, adjustments of a deferred tax liability or asset for enacted changes in tax laws or rates or a change in the tax status of the entity, and adjustments of the beginning-of-the-year balances of a valuation allowance because of a change in circumstances that causes a change in judgment about the realizability of the related deferred tax asset in future years. + ReferencesNo definition available. + Details Name: pbfs_ScheduleOfAllocationOfIncomeTaxExpenseBenefitToEachComponentOfOtherComprehensiveIncomeLossTableTextBlock Namespace Prefix: pbfs_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of information about items reclassified out of accumulated other comprehensive income (loss). + ReferencesNo definition available. + Details Name: us-gaap_ReclassificationOutOfAccumulatedOtherComprehensiveIncomeTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the components of accumulated other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14A -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-14AReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481674/830-30-50-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-20 + Details Name: us-gaap_ScheduleOfAccumulatedOtherComprehensiveIncomeLossTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_StatementOfOtherComprehensiveIncomeAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 38 R28.htm IDEA: XBRL DOCUMENT v3.24.3 EMPLOYEE BENEFIT PLANS (Tables) 3 Months Ended Sep. 30, 2024 EMPLOYEE BENEFIT PLANS Â Schedule of shares held by the ESOP â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹As of SeptemberÂ 30,Â â€‹Â Â Â Â 2024â€‹2023Allocatedâ€‹ 254,580â€‹ 203,664Committed to be allocatedâ€‹ 38,187â€‹ 38,187Unallocatedâ€‹ 725,558â€‹ 776,474 Â Total sharesâ€‹ 1,018,325â€‹ 1,018,325 Pension plan Â EMPLOYEE BENEFIT PLANS Â Summary of net periodic cost included in the Company's consolidated statements of income Net periodic pension (income) cost included in salaries and employee benefits in the Companyâ€™s consolidated statements of operations included the following components (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ForÂ theÂ Three Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023Service costâ€‹$ 277â€‹$ 389Interest costâ€‹Â 481â€‹Â 553Expected return on plan assetsâ€‹Â (710)â€‹Â (789)Amortization of net actuarial gainâ€‹â€‹ (105)â€‹â€‹ â€”Net periodic pension (income) costâ€‹$ (57)â€‹$ 153 Post-retirement benefit plan Â EMPLOYEE BENEFIT PLANS Â Summary of net periodic cost included in the Company's consolidated statements of income â€‹Net periodic post-retirement benefit cost included in salaries and employee benefits in the Companyâ€™s consolidated statements of operations included the following components (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ForÂ theÂ Three Months Ended â€‹â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023Service costâ€‹$ 5â€‹$ 6Interest costâ€‹Â 18â€‹Â 19Amortization of net actuarial gainâ€‹â€‹ (12)â€‹â€‹ (10)Net periodic post-retirement benefit costâ€‹$ 11â€‹$ 15 X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_DefinedBenefitPlanDisclosureLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the details pertaining to each employee stock ownership plan. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 40 -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480489/718-40-50-1 + Details Name: us-gaap_ScheduleOfEmployeeStockOwnershipPlanESOPDisclosuresTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the components of net benefit costs for pension plans and/or other employee benefit plans including service cost, interest cost, expected return on plan assets, gain (loss), prior service cost or credit, transition asset or obligation, and gain (loss) recognized due to settlements or curtailments. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 715 -SubTopic 20 -Subparagraph (h) -Name Accounting Standards Codification -Paragraph 1 -Section 50 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1 + Details Name: us-gaap_ScheduleOfNetBenefitCostsTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_RetirementPlanTypeAxis=us-gaap_PensionPlansDefinedBenefitMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_RetirementPlanTypeAxis=us-gaap_OtherPostretirementBenefitPlansDefinedBenefitMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 39 R29.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENT LIABILITIES (Tables) 3 Months Ended Sep. 30, 2024 COMMITMENTS AND CONTINGENT LIABILITIES Â Schedule of contractual amount of exposure to off-balance-sheet risk â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹Â Â Â Â Fixed RateÂ Â Â Â Variable RateÂ Â Â Â TotalFinancial instruments whose contract amounts represent credit risk (including unused lines of credit and unadvanced loan funds):Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Commitments to extend creditâ€‹$ 34,138â€‹$ 251,623â€‹$ 285,761Standby letters of creditâ€‹Â â€”â€‹Â 21,391â€‹Â 21,391â€‹â€‹$ 34,138â€‹$ 273,014â€‹$ 307,152â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹Â Â Â Â Fixed RateÂ Â Â Â Variable RateÂ Â Â Â TotalFinancial instruments whose contract amounts represent credit risk (including unused lines of credit and unadvanced loan funds):Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Commitments to extend creditâ€‹$ 30,007â€‹$ 273,932â€‹$ 303,939Standby letters of creditâ€‹Â â€”â€‹Â 21,943â€‹Â 21,943â€‹â€‹$ 30,007â€‹$ 295,875â€‹$ 325,882 X - DefinitionTabular disclosure of contractual amount of exposure to off-balance-sheet risk, wherein exposure to credit loss is represented by the contractual amount of those commitments. + ReferencesNo definition available. + Details Name: pbfs_ScheduleOfContractualAmountOfExposureToOffBalanceSheetRiskTableTextBlock Namespace Prefix: pbfs_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 40 R30.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE (Tables) 3 Months Ended Sep. 30, 2024 FAIR VALUE Â Schedule of financial assets and financial liabilities measured at fair value on a recurring basis Assets and liabilities measured at fair value on a recurring basis are summarized below (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹FairÂ ValueÂ MeasurementsÂ atâ€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024Â Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹ ValueÂ Â Â Â (LevelÂ 1)Â Â Â Â (LevelÂ 2)Â Â Â Â (LevelÂ 3)Assets:Â â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Available for sale securities:Â â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ 216,760â€‹$ 216,760â€‹$ â€”â€‹$ â€” Mortgage-backed securities:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 9,801â€‹â€‹ â€”â€‹â€‹ 9,801â€‹â€‹ â€” Collateralized mortgage obligations: â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ U.S. Government agency securitiesâ€‹â€‹ 4,915â€‹â€‹ â€”â€‹â€‹ 4,915â€‹â€‹ â€” Government-sponsored enterprisesâ€‹â€‹ 15,284â€‹â€‹ â€”â€‹â€‹ 15,284â€‹â€‹ â€”Municipal obligationsâ€‹Â 15,773â€‹Â â€”â€‹Â 15,773â€‹Â â€”Total available for sale securitiesâ€‹Â 262,533â€‹Â 216,760â€‹Â 45,773â€‹Â â€”Derivative assets (1)â€‹Â 9,745â€‹Â â€”â€‹Â 9,745â€‹Â â€”Totalâ€‹$ 272,278â€‹$ 216,760â€‹$ 55,518â€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Liabilities:â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Derivative liabilities (1)â€‹$ 9,745â€‹$ â€”â€‹$ 9,745â€‹$ â€”Totalâ€‹$ 9,745â€‹$ â€”â€‹$ 9,745â€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹FairÂ ValueÂ MeasurementsÂ atâ€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024Â Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹â€‹â€‹â€ ValueÂ Â Â Â (LevelÂ 1)Â Â Â Â (LevelÂ 2)Â Â Â Â (LevelÂ 3)Assets:Â â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Available for sale securities:Â â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â U.S. Treasuryâ€‹$ 243,549â€‹$ 243,549â€‹$ â€”â€‹$ â€”Municipal obligationsâ€‹Â 13,416â€‹Â â€”â€‹Â 13,416â€‹Â â€”Other debt securitiesâ€‹â€‹ 444â€‹â€‹ â€”â€‹â€‹ 444â€‹â€‹â€‹Total available for sale securitiesâ€‹Â 257,409â€‹Â 243,549â€‹Â 13,860â€‹Â â€”Derivative assets (1)â€‹Â 16,781â€‹Â â€”â€‹Â 16,781â€‹Â â€”Totalâ€‹$ 274,190â€‹$ 243,549â€‹$ 30,641â€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Liabilities:â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Derivative liabilities (1)â€‹$ 16,781â€‹$ â€”â€‹$ 16,781â€‹$ â€”Totalâ€‹$ 16,781â€‹$ â€”â€‹$ 16,781â€‹$ â€”â€‹(1)Additional information regarding the impact of offseting cash collateral can be found in Note 6 â€“ Derivatives. Schedule of assets and liabilities measured at fair value on a non-recurring basis Assets and liabilities measured at fair value on a non-recurring basis are summarized below (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹FairÂ ValueÂ MeasurementsÂ Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹QuotedÂ PricesÂ inâ€‹Othe ValueÂ Â Â Â (LevelÂ 1)Â Â Â Â (LevelÂ 2)Â Â Â Â (LevelÂ 3)SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Individually evaluated loans:â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Commercial loansâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”OREOâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Individually evaluated loans:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial loansâ€‹$ 539â€‹$ â€”â€‹$ â€”â€‹$ 539OREOâ€‹â€‹ 153â€‹Â â€”â€‹Â â€”â€‹Â 153 Schedule of measurement inputs and valuation technique The following table presents additional quantitative information about assets measured at fair value on a nonrecurring basis and for which the Company has utilized LevelÂ 3 inputs to determine fair value (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹Significant Unobservableâ€‹â€‹â€‹â€‹â€‹Valuationâ€‹Unobservableâ€‹Input Rangeâ€‹Â Â Â Â Fair ValueÂ Â Â Â TechniqueÂ Â Â Â InputsÂ Â Â Â (Weighted Average)SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Individually evaluated loans:â€‹â€‹â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Commercial loansâ€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹OREOâ€‹Â â€”â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Individually evaluated loans:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial loansâ€‹$ 539â€‹â€‹Appraisal of collateral (1)â€‹â€‹Liquidation expense (2)â€‹â€‹11.0%OREOâ€‹â€‹ 153â€‹Â Appraisal of collateral (1)â€‹Â Liquidation expense (2)â€‹Â 10.0%(1)Fair value is generally determined through independent appraisals of the underlying collateral that generally include various level 3 inputs which are not identifiable.(2)Estimated selling costs. Schedule of carrying and estimated fair values of financial assets and liabilities The carrying and estimated fair values of financial assets and liabilities were as follows (dollars in thousands):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Fair Value Measurements Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹QuotedÂ PricesÂ inâ€‹Otherâ€‹Significantâ€‹â€‹â€‹â€‹ActiveÂ MarketsÂ forâ€‹Observableâ€‹Unobservable 1)â€‹(Level 2)â€‹(Level 3)Financial assetsÂ â€‹Â Â Â Â â€‹Â Â Â Â Â Â Â â€‹Â Â Â â€‹â€‹Â Â Cash and cash equivalentsâ€‹$ 224,974â€‹$ 224,974â€‹$ 224,974â€‹$ â€”â€‹$ â€”Securities available for saleâ€‹Â 262,533â€‹â€‹ 262,533â€‹â€‹ 216,760â€‹Â 45,773â€‹â€‹ â€”Securities held to maturityâ€‹Â 24,589â€‹Â 22,863â€‹â€‹ â€”â€‹â€‹ 22,863â€‹â€‹ â€”FHLBNY and FRBNY stockâ€‹Â 3,646â€‹Â 3,646â€‹â€‹ â€”â€‹â€‹ 3,646â€‹â€‹ â€”Net loans receivable â€‹Â 1,399,725â€‹Â 1,385,112â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,385,112Accrued interest receivableâ€‹Â 7,667â€‹Â 7,667â€‹â€‹ â€”â€‹â€‹ 7,667â€‹â€‹ â€”Derivative assets (1)â€‹Â 9,745â€‹â€‹ 9,745â€‹â€‹ â€”â€‹â€‹ 9,745â€‹â€‹ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Financial liabilitiesâ€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Depositsâ€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Savings, money market, and demand accountsâ€‹$ 1,518,927â€‹$ 1,518,927â€‹$ â€”â€‹$ 1,518,927â€‹$ â€”Time depositsâ€‹Â 156,353â€‹â€‹ 155,409â€‹â€‹ â€”â€‹â€‹ 155,409â€‹â€‹ â€”Mortgagorsâ€™ escrow depositsâ€‹Â 3,854â€‹Â 3,854â€‹â€‹ â€”â€‹â€‹ 3,854â€‹â€‹ â€”Accrued interest payableâ€‹Â 116â€‹Â 116â€‹â€‹ â€”â€‹â€‹ 116â€‹â€‹ â€”Derivative liabilities (1)â€‹Â 9,745â€‹â€‹ 9,745â€‹â€‹ â€”â€‹â€‹ 9,745â€‹â€‹ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹JuneÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Fair Value Measurements Usingâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Significantâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹QuotedÂ PricesÂ inâ€‹Otherâ€‹Significantâ€‹â€‹â€‹â€‹ActiveÂ MarketsÂ forâ€‹Observableâ€‹Unobservable 1)â€‹(Level 2)â€‹(Level 3)Financial assetsÂ â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹Cash and cash equivalentsâ€‹$ 165,190â€‹$ 165,190â€‹$ 165,190â€‹$ â€”â€‹$ â€”Securities available for saleâ€‹Â 257,409â€‹â€‹ 257,409â€‹â€‹ 243,549â€‹Â 13,860â€‹â€‹ â€”Securities held to maturityâ€‹Â 25,090â€‹Â 22,437â€‹â€‹ â€”â€‹â€‹ 22,437â€‹â€‹ â€”FHLBNY and FRBNY stockâ€‹Â 3,546â€‹Â 3,546â€‹â€‹ â€”â€‹â€‹ 3,546â€‹â€‹ â€”Net loans receivable â€‹Â 1,344,069â€‹Â 1,293,472â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,293,472Accrued interest receivableâ€‹Â 7,559â€‹Â 7,559â€‹â€‹ â€”â€‹â€‹ 7,559â€‹â€‹ â€”Derivative assets (1)â€‹Â 16,781â€‹â€‹ 16,781â€‹â€‹ â€”â€‹â€‹ 16,781â€‹â€‹ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Financial liabilitiesâ€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Depositsâ€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Savings, money market, and demand accountsâ€‹$ 1,383,222â€‹$ 1,383,222â€‹$ â€”â€‹$ 1,383,222â€‹$ â€”Time depositsâ€‹Â 167,030â€‹â€‹ 165,420â€‹â€‹ â€”â€‹â€‹ 165,420â€‹â€‹ â€”Mortgagorsâ€™ escrow depositsâ€‹Â 9,701â€‹Â 9,701â€‹â€‹ â€”â€‹â€‹ 9,701â€‹â€‹ â€”Accrued interest payableâ€‹Â 137â€‹Â 137â€‹â€‹ â€”â€‹â€‹ 137â€‹â€‹ â€”Derivative liabilities (1)â€‹Â 16,781â€‹â€‹ 16,781â€‹â€‹ â€”â€‹â€‹ 16,781â€‹â€‹ â€”â€‹(1)Additional information regarding the impact of offseting cash collateral can be found in Note 6 â€“ Derivatives. X - DefinitionTabular disclosure of input and valuation technique used to measure fair value and change in valuation approach and technique for each separate class of asset and liability measured on recurring and nonrecurring basis. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb) -SubTopic 10 -Topic 820 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisValuationTechniquesTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of assets and liabilities by class, including financial instruments measured at fair value that are classified in shareholders' equity, if any, that are measured at fair value on a nonrecurring basis in periods after initial recognition (for example, impaired assets). Disclosures may include, but are not limited to: (a) the fair value measurements recorded and the reasons for the measurements and (b) the level within the fair value hierarchy in which the fair value measurements are categorized in their entirety (levels 1, 2, 3). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb) -SubTopic 10 -Topic 820 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 820 -SubTopic 10 -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueAssetsMeasuredOnNonrecurringBasisTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of assets, including [financial] instruments measured at fair value that are classified in stockholders' equity, if any, by class that are measured at fair value on a recurring basis. The disclosures contemplated herein include the fair value measurements at the reporting date by the level within the fair value hierarchy in which the fair value measurements in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets (Level 1), significant other observable inputs (Level 2), and significant unobservable inputs (Level 3). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 820 -SubTopic 10 -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueAssetsMeasuredOnRecurringBasisTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the fair value of financial instruments, including financial assets and financial liabilities, and the measurements of those instruments, assets, and liabilities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 820 -SubTopic 10 -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 825 -SubTopic 10 -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-11 + Details Name: us-gaap_FairValueByBalanceSheetGroupingTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosuresAbstract Namespace Prefix: us-gaap_ Data

Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 41 R31.htm IDEA: XBRL DOCUMENT v3.24.3 REVENUE RECOGNITION (Tables) 3 Months Ended Sep. 30, 2024 REVENUE RECOGNITION Â Schedule of revenue recognition â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Â Â Â Â For the Three Months Ended SeptemberÂ 30,Â â€‹â€‹â€‹2024â€‹2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Noninterest Incomeâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹In scopeâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ Â Â Insurance servicesâ€‹â€‹â€‹$ 472â€‹$ 595 Â Â Wealth management servicesâ€‹â€‹â€‹Â 1,699â€‹Â 1,386 Â Â Service charges on deposit accountsâ€‹â€‹â€‹Â 646â€‹Â 627 Â Â Card services incomeâ€‹â€‹â€‹Â 716â€‹Â 748 Â Â Otherâ€‹â€‹â€‹Â 287â€‹Â 123Noninterest income in scopeâ€‹â€‹â€‹Â 3,820â€‹Â 3,479â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹Â â€‹Noninterest income out of scopeâ€‹â€‹â€‹Â 298â€‹Â 95â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹â€‹Â â€‹Total noninterest incomeâ€‹â€‹â€‹$ 4,118â€‹$ 3,574â€‹ X - DefinitionTabular disclosure of disaggregation of revenue into categories depicting how nature, amount, timing, and uncertainty of revenue and cash flows are affected by economic factor. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-5 + Details Name: us-gaap_DisaggregationOfRevenueTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_RevenueFromContractWithCustomerAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 42 R32.htm IDEA: XBRL DOCUMENT v3.24.3 EARNINGS PER SHARE (Tables) 3 Months Ended Sep. 30, 2024 EARNINGS PER SHARE Â Schedule of earnings per share The following table summarizes the calculation of basic and diluted earnings per common share (in thousands, except for share and per share amounts):â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â For the Three Months Ended SeptemberÂ 30,Â â€‹â€‹2024â€‹2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Net income applicable to common stockâ€‹$ 6,308â€‹$ 3,419â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Average number of common shares outstandingâ€‹â€‹ 25,813,787â€‹â€‹ 25,977,679Less: Average unallocated ESOP sharesâ€‹â€‹ 731,923â€‹â€‹ 782,838Weighted-average number of common shares outstanding - basic â€‹â€‹ 25,081,864â€‹â€‹ 25,194,841Add: Effect of dilutive stock options and restricted stockâ€‹â€‹ 68,786â€‹â€‹ â€”Weighted-average number of common shares outstanding - dilutedâ€‹â€‹ 25,150,650â€‹â€‹ 25,194,841â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Net earnings per common share:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Basicâ€‹$ 0.25â€‹$ 0.14Dilutedâ€‹$ 0.25â€‹$ 0.14 X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of an entity's basic and diluted earnings per share calculations, including a reconciliation of numerators and denominators of the basic and diluted per-share computations for income from continuing operations. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1 + Details Name: us-gaap_ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 43 R33.htm IDEA: XBRL DOCUMENT v3.24.3 NATURE OF OPERATIONS - Other (Details) 3 Months Ended Sep. 30, 2024 Office NATURE OF OPERATIONS Â Number of offices in Capital Region of New York 23 X - DefinitionNature of Operations [Abstract] + ReferencesNo definition available. + Details Name: pbfs_NatureOfOperationsAbstract Namespace Prefix: pbfs_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionRepresents the number of offices in Capital Region of New York. + ReferencesNo definition available. + Details Name: pbfs_NumberOfOfficesInCapitalRegion Namespace Prefix: pbfs_ Data Type: xbrli:integerItemType Balance Type: na Period Type: duration XML 44 R34.htm IDEA: XBRL DOCUMENT v3.24.3 ACQUISITIONS (Details) - USD ($) 3 Months Ended Jul. 13, 2023 Sep. 30, 2024 Sep. 30, 2023 Jun. 30, 2024 ACQUISITIONS Â Â Â Â Cash paid Â Â $ 1,980,000 Â Goodwill Â $ 10,879,000 Â $ 10,879,000 Specific Assets Acquired July 13, 2023 Â Â Â Â ACQUISITIONS Â Â Â Â Cash paid $ 2,000,000.0 Â Â Â Â Contingent consideration payable 1,500,000 Â Â Â Customer lists 1,400,000 Â Â Â Goodwill $ 2,100,000 Â Â Â Payment for contingent consideration liability Â $ 750,000 Â Â X - DefinitionAmount of cash outflow, made soon after acquisition date of business combination, to settle contingent consideration liability. + ReferencesNo definition available. + Details Name: pbfs_PaymentForContingentConsiderationLiability Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479907/805-20-50-5 + Details Name: us-gaap_BusinessAcquisitionLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of liability recognized arising from contingent consideration in a business combination. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479581/805-30-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 805 -SubTopic 30 -Section 25 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479668/805-30-25-6Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 35 -Paragraph 1 -Subparagraph (b) -SubTopic 30 -Topic 805 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479613/805-30-35-1 + Details Name: us-gaap_BusinessCombinationContingentConsiderationLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of intangible assets, excluding goodwill, acquired at the acquisition date. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 805 -SubTopic 20 -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479907/805-20-50-1 + Details Name: us-gaap_BusinessCombinationRecognizedIdentifiableAssetsAcquiredAndLiabilitiesAssumedIntangibleAssetsOtherThanGoodwill Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount after accumulated impairment loss of an asset representing future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482548/350-20-55-24Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(15)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482598/350-20-45-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482573/350-20-50-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482573/350-20-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_Goodwill Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe cash outflow associated with the acquisition of business during the period. The cash portion only of the acquisition price. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479581/805-30-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-13 + Details Name: us-gaap_PaymentsToAcquireBusinessesGross Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - Details Name: us-gaap_BusinessAcquisitionAxis=pbfs_SpecificAssetsAcquiredJuly2023Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 45 R35.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES - Amortized Cost and Estimated Fair Value (Details) - USD ($) Sep. 30, 2024 Jun. 30, 2024 Sep. 30, 2023 Jun. 30, 2023 Securities available for sale Â Â Â Â Amortized Cost $ 263,934,000 $ 261,110,000 Â Â Gross Unrealized Gains 456,000 311,000 Â Â Gross Unrealized Losses (1,857,000) (4,012,000) Â Â Estimated Fair Value 262,533,000 257,409,000 Â Â Securities held to maturity: Â Â Â Â Amortized cost 24,805,000 25,352,000 Â Â Gross Unrealized Gains 27,000 55,000 Â Â Gross Unrealized Losses (1,969,000) (2,970,000) Â Â Estimated Fair Value 22,863,000 22,437,000 Â Â Allowance for Credit Losses 216,000 262,000 Net Carrying Value 24,589,000 25,090,000 Â Â Accrued interest receivable on available-for-sale debt securities 1,300,000 1,400,000 Â Â Allowance for credit losses for securities available for sale 0 0 Â Â Accrued interest receivable on held-to-maturity debt securities 232,000 220,000 Â Â Held to maturity securities, 30 days or more past due 0 0 Â Â Held to maturity securities, classified as non-accrual 0 0 Â Â U.S. Treasury Â Â Â Â Securities available for sale Â Â Â Â Amortized Cost 218,050,000 247,479,000 Â Â Gross Unrealized Gains 281,000 1,000 Â Â Gross Unrealized Losses (1,571,000) (3,931,000) Â Â Estimated Fair Value 216,760,000 243,549,000 Â Â Mortgage-backed security, issued by US Government agency securities Â Â Â Â Securities available for sale Â Â Â Â Amortized Cost 10,021,000 Â Â Â Gross Unrealized Losses (220,000) Â Â Â Estimated Fair Value 9,801,000 Â Â Â Collateralized mortgage obligations issued by US Government sponsored enterprises. Â Â Â Â Securities available for sale Â Â Â Â Amortized Cost 15,350,000 Â Â Â Gross Unrealized Losses (66,000) Â Â Â Estimated Fair Value 15,284,000 Â Â Â Collateralized mortgage obligations, issued by US Government agency securities Â Â Â Â Securities available for sale Â Â Â Â Amortized Cost 4,830,000 Â Â Â Gross Unrealized Gains 85,000 Â Â Â Estimated Fair Value 4,915,000 Â Â Â Corporate debt securities Â Â Â Â Securities held to maturity: Â Â Â Â Amortized cost 22,000,000 22,000,000 Â Â Gross Unrealized Gains 27,000 55,000 Â Â Gross Unrealized Losses (1,931,000) (2,898,000) Â Â Estimated Fair Value 20,096,000 19,157,000 Â Â Allowance for Credit Losses 216,000 262,000 Net Carrying Value 21,784,000 21,738,000 Â Â Municipal obligations Â Â Â Â Securities available for sale Â Â Â Â Amortized Cost 15,683,000 13,419,000 Â Â Gross Unrealized Gains 90,000 5,000 Â Â Gross Unrealized Losses Â (8,000) Â Â Estimated Fair Value 15,773,000 13,416,000 Â Â Securities held to maturity: Â Â Â Â Amortized cost 2,805,000 3,352,000 Â Â Gross Unrealized Losses (38,000) (72,000) Â Â Estimated Fair Value 2,767,000 3,280,000 Â Â Allowance for Credit Losses Net Carrying Value $ 2,805,000 3,352,000 Â Â Other debt securities Â Â Â Â Securities available for sale Â Â Â Â Amortized Cost Â 212,000 Â Â Gross Unrealized Gains Â 305,000 Â Â Gross Unrealized Losses Â (73,000) Â Â Estimated Fair Value Â $ 444,000 Â Â X - DefinitionAmount of accrued interest on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesNo definition available. + Details Name: pbfs_DebtSecuritiesAvailableForSaleAccruedInterest Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accrued interest on investment in debt security held to maturity. + ReferencesNo definition available. + Details Name: pbfs_DebtSecuritiesHeldToMaturityAccruedInterest Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, of investment in debt security measured at amortized cost (held-to-maturity) 30 days. + ReferencesNo definition available. + Details Name: pbfs_DebtSecuritiesHeldToMaturityExcludingAccruedInterest30DaysOrMorePastDue Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, of investment in debt security measured at amortized cost (held-to-maturity) classified as non-accrual. + ReferencesNo definition available. + Details Name: pbfs_DebtSecuritiesHeldToMaturityExcludingAccruedInterestClassifiedAsNonAccrual Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, before tax, of unrealized gain in accumulated other comprehensive income (AOCI) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2 + Details Name: us-gaap_AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedGainBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, before tax, of unrealized loss in accumulated other comprehensive income (AOCI) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2 + Details Name: us-gaap_AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedLossBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesFairValueToAmortizedCostBasisAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount excluding accrued interest, of allowance for credit loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleAmortizedCostAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, before allowance for credit loss, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleAmortizedCostExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of allowance for credit loss on investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount excluding accrued interest, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestAfterAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, before allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3BReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-5 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_HeldToMaturitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period

Type: duration X - DefinitionAmount of accumulated unrecognized gain on investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5AReference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5 + Details Name: us-gaap_HeldToMaturitySecuritiesAccumulatedUnrecognizedHoldingGain Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5AReference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5 + Details Name: us-gaap_HeldToMaturitySecuritiesAccumulatedUnrecognizedHoldingLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5 + Details Name: us-gaap_HeldToMaturitySecuritiesFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USTreasurySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=pbfs_MortgageBackedSecurityIssuedByUsGovernmentAgencySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=pbfs_CollateralizedMortgageObligationsIssuedByUsGovernmentAgencySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CorporateDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MunicipalBondsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_OtherDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 46 R36.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES - Allowance for Credit Losses on Securities (Details) - USD ($) $ in Thousands 3 Months Ended Sep. 30, 2024 Sep. 30, 2023 Activity in the allowance for credit losses on securities held-to-maturity Â Â Beginning Balance $ 262 Provisions (46) Charge-offs Recoveries Ending Balance 216 Corporate debt securities Â Â Activity in the allowance for credit losses on securities held-to-maturity Â Â Beginning Balance 262 Provisions (46) Charge-offs Recoveries Ending Balance 216 Municipal obligations Â Â Activity in the allowance for credit losses on securities held-to-maturity Â Â Beginning Balance Provisions Charge-offs Recoveries Ending Balance X - DefinitionAmount, excluding accrued interest, of allowance for credit loss on investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, excluding accrued interest, of increase in allowance for credit loss on investment in debt security measured at amortized cost (held-to-maturity) from recovery. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestAllowanceForCreditLossRecovery Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestAllowanceForCreditLossRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, excluding accrued interest, of decrease in allowance for credit loss on investment in debt security measured at amortized cost (held-to-maturity) from writeoff. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestAllowanceForCreditLossWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, excluding accrued interest, of credit loss expense (reversal of expense) on investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestCreditLossExpenseReversal Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CorporateDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MunicipalBondsMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 47 R37.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES - Estimated Fair Value and Gross Unrealized Losses (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 Securities available for sale, Estimated Fair Value Â Â Less than 12 Months $ 25,074 $ 23,303 12 Months or Longer 162,325 219,149 Total 187,399 242,452 Securities held to maturity, Estimated Fair Value Â Â 12 Months or Longer 20,837 20,382 Total 20,837 20,382 Securities available for sale, Unrealized Losses Â Â Less than 12 Months (285) (20) 12 Months or Longer (1,572) (3,992) Total (1,857) (4,012) Securities held to maturity, Unrealized Losses Â Â 12 Months or Longer (1,969) (2,970) Total (1,969) (2,970) U.S. Treasury Â Â Securities available for sale, Estimated Fair Value Â Â Less than 12 Months Â 19,580 12 Months or Longer 162,314 219,059 Total 162,314 238,639 Securities available for sale, Unrealized Losses Â Â Less than 12 Months Â (12) 12 Months or Longer (1,571) (3,919) Total (1,571) (3,931) Mortgage-backed security, issued by US Government agency securities Â Â Securities available for sale, Estimated Fair Value Â Â Less than 12 Months 9,801 Â Total 9,801 Â Securities available for sale, Unrealized Losses Â Â Less than 12 Months (220) Â Total (220) Â Collateralized mortgage obligations issued by US Government sponsored enterprises. Â Â Securities available for sale, Estimated Fair Value Â Â Less than 12 Months 15,273 Â 12 Months or Longer 11 Â Total 15,284 Â Securities available for sale, Unrealized Losses Â Â Less than 12 Months (65) Â 12 Months or Longer (1) Â Total (66) Â Corporate debt securities Â Â Securities held to maturity, Estimated Fair Value Â Â 12 Months or Longer 18,070 17,102 Total 18,070 17,102 Securities held to maturity, Unrealized Losses Â Â 12 Months or Longer (1,931) (2,898) Total (1,931) (2,898) Municipal obligations Â Â Securities available for sale, Estimated Fair Value Â Â Less than 12 Months Â 3,723 Total Â 3,723 Securities held to maturity, Estimated Fair Value Â Â 12 Months or Longer 2,767 3,280 Total 2,767 3,280 Securities available for sale, Unrealized Losses Â Â Less than 12 Months Â (8) Total Â (8) Securities held to maturity, Unrealized Losses Â Â 12 Months or Longer (38) (72) Total $ (38) (72) Other debt securities Â Â Securities available for sale, Estimated Fair Value Â Â 12 Months or Longer Â 90 Total Â 90 Securities available for sale, Unrealized Losses Â Â 12 Months or Longer Â (73) Total Â $ (73) X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at amortized cost (held-to-maturity), in continuous loss position for 12 months or longer. + ReferencesNo definition available. + Details Name: pbfs_DebtSecuritiesHeldToMaturityContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLosses Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at amortized cost (held-to-maturity), in continuous unrealized loss position for 12 months or longer. + ReferencesNo definition available. + Details Name: pbfs_DebtSecuritiesHeldToMaturityContinuousUnrealizedLossPosition12MonthsOrLongerEstimatedFairValue Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at amortized cost (held-to-maturity), in unrealized loss position. + ReferencesNo definition available. + Details Name: pbfs_DebtSecuritiesHeldToMaturityUnrealizedLossPositionAccumulatedLosses Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: pbfs_DebtSecuritiesHeldToMaturityUnrealizedLossPositionAccumulatedLossesAbstract Namespace Prefix: pbfs_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionFair value of investment in debt security measured at amortized cost (held-to-maturity), in unrealized loss position. + ReferencesNo definition available. + Details Name: pbfs_DebtSecuritiesHeldToMaturityUnrealizedLossPositionEstimatedFairValue Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: pbfs_DebtSecuritiesHeldToMaturityUnrealizedLossPositionEstimatedFairValueAbstract Namespace Prefix: pbfs_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesContinuousUnrealizedLossPositionQualitativeDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForsaleSecuritiesInUnrealizedLossPositionsQualitativeDisclosureNumberOfPositionsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for more than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-7Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLonger Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for 12 months or longer, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-7Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position without allowance for credit loss. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USTreasurySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=pbfs_MortgageBackedSecurityIssuedByUsGovernmentAgencySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CorporateDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MunicipalBondsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_OtherDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 48 R38.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES - Contractual Maturity (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 Securities available for sale, amortized cost Â Â Due in one year or less $ 204,516 Â Due after one to five years 33,241 Â Due after five to ten years 11,315 Â Due after ten years 14,862 Â Amortized Cost 263,934 $ 261,110 Securities available for sale, estimated fair value Â Â Due in one year or less 203,361 Â Due after one to five years 33,183 Â Due after five to ten years 11,262 Â Due after ten years 14,727 Â Estimated Fair Value 262,533 257,409 Securities held to maturity, amortized cost Â

Â Due in one year or less 1,774 Â Due after one to five years 1,031 Â Due after five to ten years 22,000 Â Amortized cost 24,805 25,352 Securities held to maturity, estimated fair value Â Â Due in one year or less 1,736 Â Due after one to five years 1,031 Â Due after five to ten years 20,096 Â Estimated Fair Value $ 22,863 $ 22,437 X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in sixth through tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterFiveThroughTenYearsAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in sixth through tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterFiveThroughTenYearsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in second through fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterOneThroughFiveYearsAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in second through fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterOneThroughFiveYearsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing after tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterTenYearsAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing after tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterTenYearsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAmortizedCostAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesFairValueAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, before allowance for credit loss, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleAmortizedCostExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in sixth through tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDateAfterYear5Through10 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in second through fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDateAfterYearOneThroughFive Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDateYearOne Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, before allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3BReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-5 + Details Name: us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at amortized cost (held-to-maturity), with single maturity date and allocated without single maturity date, maturing in sixth through tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5BReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3AReference 3: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3 + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterFiveThroughTenYearsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at amortized cost (held-to-maturity), with single maturity date and allocated without single maturity date, maturing in second through fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5BReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3AReference 3: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3 + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYearsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesFairValueAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesNetCarryingAmountAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionFair value of investment in debt security measured at amortized cost (held-to-maturity), with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5BReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3AReference 3: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3 + Details Name: us-gaap_HeldToMaturitySecuritiesDebtMaturitiesWithinOneYearFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5 + Details Name: us-gaap_HeldToMaturitySecuritiesFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant XML 49 R39.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES - Sales of Securities, Unrealized Gains (Losses) (Details) 3 Months Ended Sep.

30, 2024 USD ($) security Sep. 30, 2023 USD ($) Jun. 30, 2024 USD ($) security INVESTMENT SECURITIES Â Â Â Number of securities in unrealized loss position | security 42 Â 104 Accrued interest reversed $ 0 $ 0 Â Proceeds from sales of securities available for sale 350,000 0 Â Securities available for sale, realized gains 165,000 Â Â Proceeds from the sales of securities held to maturity 0 0 Â Proceeds from sales of equity securities Â $ 0 Â Carrying value of available for sale securities pledged to secure FHLBNY advances and municipal deposits $ 259,400,000 Â $ 254,100,000 X - DefinitionThe fair value of available-for-sale securities that serve as collateral to secure FHLBNY advances and municipal deposits. + ReferencesNo definition available. + Details Name: pbfs_AvailableForSaleSecuritiesPledgedToSecureFederalHomeLoanBankNewYorkAdvancesAndMunicipalDeposits Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of cash inflow from sale of equity securities. + ReferencesNo definition available. + Details Name: pbfs_ProceedsFromSaleOfEquitySecurities Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of realized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-9 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNumber of investments in debt securities measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionNumberOfPositions Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionAmount of writeoff of accrued interest on investment in debt security measured at amortized cost (held-to-maturity) recognized by reversing interest income. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3D -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3D + Details Name: us-gaap_DebtSecuritiesHeldToMaturityAccruedInterestWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow from sale of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481830/320-10-45-11Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-9Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-12Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-11 + Details Name: us-gaap_ProceedsFromSaleOfAvailableForSaleSecuritiesDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash inflow associated with the sale of securities that had been designated as held-to-maturity. Excludes proceeds from maturities, prepayments and calls by the issuer. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481830/320-10-45-11Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromSaleOfHeldToMaturitySecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 50 R40.htm IDEA: XBRL DOCUMENT v3.24.3 NET LOANS RECEIVABLE - Summary of Net Loans Receivable (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 Sep. 30, 2023 Loans Â Â Â Loans receivable $ 1,420,963 $ 1,365,870 Â Allowance for credit losses (21,238) (21,801) $ (21,069) Net loans receivable 1,399,725 1,344,069 Â Accrued interest receivable 6,100 5,900 Â Net deferred loan costs 9,500 9,500 Â Commercial Â Â Â Loans Â Â Â Loans receivable 643,988 625,781 Â Allowance for credit losses (11,678) (12,504) (13,181) Commercial | Real estate Â Â Â Loans Â Â Â Loans receivable 421,374 406,201 Â Commercial | Commercial and industrial Â Â Â Loans Â Â Â Loans receivable 109,387 101,207 Â Commercial | Construction Â Â Â Loans Â Â Â Loans receivable 113,227 118,373 Â Residential mortgages Â Â Â Loans Â Â Â Loans receivable 665,027 633,779 Â Allowance for credit losses (7,787) (7,706) (6,191) Home equity loans and lines of credit Â Â Â Loans Â Â Â Loans receivable 93,840 92,765 Â Allowance for credit losses (1,171) (1,244) (1,282) Consumer Â Â Â Loans Â Â Â Loans receivable 18,108 13,545 Â Allowance for credit losses $ (602) $ (347) $ (415) X - DefinitionAmount of accrued interest on financing receivable. + ReferencesNo definition available. + Details Name: pbfs_FinancingReceivableAccruedInterest Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, of allowance for credit loss on financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, after allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLossAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost excluding accrued interest, before allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3BReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-5 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of unamortized loan commitment, origination, and other costs (fees) and purchase premium (discount) on financing receivable recognized as adjustment to yield. Excludes financing receivable covered under loss sharing agreement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-4Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481598/310-20-45-1Reference 3: http://www.xbrl.org/2003/role/recommendedDisclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 3 -SubTopic 20 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481569/310-20-50-3 + Details Name: us-gaap_FinancingReceivableUnamortizedLoanCommitmentOriginationFeeAndPremiumDiscount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=us-gaap_RealEstateLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=pbfs_CommercialAndIndustrialLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=us-gaap_ConstructionLoansMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=pbfs_HomeEquityLoansAndLinesPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 51 R41.htm IDEA: XBRL DOCUMENT v3.24.3 NET LOANS RECEIVABLE - Allowance for Loan Losses (Details) - USD ($) $ in Thousands 3 Months Ended 12 Months Ended Sep. 30, 2024 Sep. 30, 2023 Jun. 30, 2024 Allowance for loan losses Â Â Â Allowance for loan losses at beginning of period Â $ 22,469 $ 22,469 Allowance for credit losses - loans Â Â Â Beginning Balance $ 21,801 Â Â Provisions (697) 916 Â Charge-offs (74) (35) Â Recoveries 208 30 Â Ending Balance 21,238 21,069 21,801 Liabilities for off-balance sheet credit exposures Â Â Â Beginning Balance 1,899 Â Â Provisions (127) (166) Â Ending Balance 1,772 1,458 1,899 Total allowance for credit losses Â Â Â Beginning Balance 23,700 22,469 22,469 Provisions (824) 750 Â Charge-offs (74) (35) Â Recoveries 208 30 Â Ending Balance 23,010 22,527 23,700 Cumulative effect of change in accounting principle - Current Expected Credit Losses Â Â Â Allowance for loan losses Â Â Â Allowance for loan losses at beginning of period Â (2,311) (2,311) Liabilities for off-balance sheet credit exposures Â Â Â Beginning Balance Â 1,624 1,624 Total allowance for credit losses Â Â Â Beginning Balance Â (687) (687) Commercial Â Â Â Allowance for loan losses Â Â Â Allowance for loan losses at beginning of period Â 14,288 14,288 Allowance for credit losses - loans Â Â Â Beginning Balance 12,504 Â Â Provisions (1,009) 173 Â Charge-offs (24) Â Â Recoveries 207 27 Â Ending Balance 11,678 13,181 12,504 Commercial | Cumulative effect of change in accounting principle - Current Expected Credit Losses Â Â Â Allowance for loan losses Â Â Â Allowance for loan losses at beginning of period Â (1,307) (1,307) Residential mortgages Â Â Â Allowance for loan losses Â Â Â Allowance for loan losses at beginning of period Â 6,222 6,222 Allowance for credit losses - loans Â Â Â Beginning Balance 7,706 Â Â Provisions 95 639 Â Charge-offs (14) Â (118) Ending Balance 7,787 6,191 7,706 Residential mortgages | Cumulative effect of change in accounting principle - Current Expected Credit Losses Â Â Â Allowance for loan losses Â Â Â Allowance for loan losses at beginning of period Â (670) (670) Home equity loans and lines of credit Â Â Â Allowance for loan losses Â Â Â Allowance for loan losses at beginning of period Â 1,470 1,470 Allowance for credit losses - loans Â Â Â Beginning Balance 1,244 Â Â Provisions (73) 89 Â Charge-offs Â (12) (12) Ending Balance 1,171 1,282 1,244 Home equity loans and lines of credit | Cumulative effect of change in accounting principle - Current Expected Credit Losses Â Â Â Allowance for loan losses Â Â Â Allowance for loan losses at beginning of period Â (265) (265) Consumer Â Â Â Allowance for loan losses Â Â Â Allowance for loan losses at beginning of period Â 489 489 Allowance for credit losses - loans Â Â Â Beginning Balance 347 Â Â Provisions 290 15 Â Charge-offs (36) (23) (135) Recoveries 1 3 Â Ending Balance $ 602 415 347 Consumer | Cumulative effect of change in accounting principle - Current Expected Credit Losses Â Â Â Allowance for loan losses Â Â Â Allowance for loan losses at beginning of period Â $ (69) $ (69) X - DefinitionAmount of allowance for credit loss on financing receivables and expected credit loss for credit exposure on off-balance-sheet commitment, including but not limited to, loan commitment, standby letter of credit, financial guarantee not accounted for as insurance. + ReferencesNo definition available. + Details Name: pbfs_TotalAllowanceForCreditLosses Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of increase in allowance for credit loss on financing receivable and off-balance sheet credit exposure from recovery. + ReferencesNo definition available. + Details Name: pbfs_TotalAllowanceForCreditLossesRecovery Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: pbfs_TotalAllowanceForCreditLossesRollForward Namespace Prefix: pbfs_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of decrease in allowance for credit loss on financing receivable and off-balance sheet credit exposure from writeoff. + ReferencesNo definition available. + Details Name: pbfs_TotalAllowanceForCreditLossesWriteoff Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_AllowanceForLoanAndLeaseLossesRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount excluding accrued interest, of allowance for credit loss on financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, excluding accrued interest, of increase in allowance for credit loss on financing receivable from recovery. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossRecovery Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, excluding accrued interest, of decrease in allowance for credit loss on financing receivable from writeoff. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, excluding accrued interest, of credit loss expense (reversal of expense) on financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestCreditLossExpenseReversal Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of allowance to cover probable credit losses on loans and leases. Includes carryover of or adjustments to the allowance for loan losses in connection with business combinations. Excludes allowance for loans and leases covered under loss sharing agreements. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -SubTopic 30 -Section 50 -Paragraph 2 -Subparagraph (b)(1)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481696/310-30-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(1) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (g) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SAB Topic 6.L.1) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480418/310-10-S99-4 + Details Name: us-gaap_LoansAndLeasesReceivableAllowance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of expected credit loss for credit exposure on off-balance-sheet commitment, including but not limited to,

loan commitment, standby letter of credit, financial guarantee not accounted for as insurance. Excludes off-balance sheet credit exposure accounted for as insurance and instrument accounted for under derivatives and hedging. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 460 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482454/460-10-45-1 + Details Name: us-gaap_OffBalanceSheetCreditLossLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of expense (reversal of expense) for expected credit loss for off-balance sheet credit exposure. Excludes off-balance sheet credit exposure accounted for as insurance and instrument accounted for under derivatives and hedging. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_OffBalanceSheetCreditLossLiabilityCreditLossExpenseReversal Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_OffBalanceSheetCreditLossLiabilityRollforward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of expense related loan transactions, lease transactions, credit loss from transactions other than loan and lease transactions, and other loss based on assessment of uncollectability from the counterparty to reduce the account to their net realizable value. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(2) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.11) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLeaseAndOtherLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: srt_CumulativeEffectPeriodOfAdoptionAxis=srt_CumulativeEffectPeriodOfAdoptionAdjustmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=pbfs_HomeEquityLoansAndLinesPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 52 R42.htm IDEA: XBRL DOCUMENT v3.24.3 NET LOANS RECEIVABLE - Balance in Allowance for Loan Losses and recorded Investment (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 Sep. 30, 2023 Allowance for credit losses: Â Â Â Related to loans individually evaluated Â $ 134 Â Related to loans collectively evaluated $ 21,238 21,667 Â Ending balance 21,238 21,801 $ 21,069 Loans: Â Â Â Individually evaluated 1,597 5,478 Â Loans collectively evaluated 1,419,366 1,360,392 Â Total 1,420,963 1,365,870 Â Commercial Â Â Â Allowance for credit losses: Â Â Â Related to loans individually evaluated Â 134 Â Related to loans collectively evaluated 11,678 12,370 Â Ending balance 11,678 12,504 13,181 Loans: Â Â Â Individually evaluated Â 3,853 Â Loans collectively evaluated 643,988 621,928 Â Total 643,988 625,781 Â Residential mortgages Â Â Â Allowance for credit losses: Â Â Â Related to loans collectively evaluated 7,787 7,706 Â Ending balance 7,787 7,706 6,191 Loans: Â Â Â Individually evaluated 1,597 1,625 Â Loans collectively evaluated 663,430 632,154 Â Total 665,027 633,779 Â Home equity loans and lines of credit Â Â Â Allowance for credit losses: Â Â Â Related to loans collectively evaluated 1,171 1,244 Â Ending balance 1,171 1,244 1,282 Loans: Â Â Â Loans collectively evaluated 93,840 92,765 Â Total 93,840 92,765 Â Consumer Â Â Â Allowance for credit losses: Â Â Â Related to loans collectively evaluated 602 347 Â Ending balance 602 347 $ 415 Loans: Â Â Â Loans collectively evaluated 18,108 13,545 Â Total $ 18,108 $ 13,545 Â X - DefinitionThe valuation allowance for financing receivables that are expected to be uncollectible that were collectively evaluated for impairment. + ReferencesNo definition available. + Details Name: pbfs_FinancingReceivableAllowanceForCreditLossCollectivelyEvaluatedForImpairment Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of valuation allowance for financing receivables that are expected to be uncollectible that were individually evaluated for impairment. + ReferencesNo definition available. + Details Name: pbfs_FinancingReceivableAllowanceForCreditLossIndividuallyEvaluatedForImpairment Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe balance of financing receivables that were collectively evaluated for impairment. + ReferencesNo definition available. + Details Name: pbfs_FinancingReceivablesCollectivelyEvaluatedForImpairment Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe balance of financing receivables that were individually evaluated for impairment. + ReferencesNo definition available. + Details Name: pbfs_FinancingReceivablesIndividuallyEvaluatedForImpairment Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossAdditionalInformationAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount excluding accrued interest, of allowance for credit loss on financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, before allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3BReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-5 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_LoansAndLeasesReceivableGrossCarryingAmountAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=pbfs_HomeEquityLoansAndLinesPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 53 R43.htm IDEA: XBRL DOCUMENT v3.24.3 NET LOANS RECEIVABLE - Nonaccrual and Loans Past Due Over 90 Days Still on Accrual (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 Recorded Investment in Nonaccrual Â Â Nonaccrual $ 5,365 $ 9,045 Nonaccrual Loans With No Related Allowance 1,597 4,805 Past Due 90 Days Still on Accrual 1 4 Commercial | Real estate Â Â Recorded Investment in Nonaccrual Â Â Nonaccrual Â 3,180 Nonaccrual Loans With No Related Allowance Â 3,180 Past Due 90 Days Still on Accrual 1 4 Commercial | Commercial and industrial Â Â Recorded Investment in Nonaccrual Â Â Nonaccrual 23 9 Residential mortgages Â Â Recorded Investment in Nonaccrual Â Â Nonaccrual 4,085 4,208 Nonaccrual Loans With No Related Allowance 1,597 1,625 Home equity loans and lines of credit Â Â Recorded Investment in Nonaccrual Â Â Nonaccrual $ 1,257 $ 1,648 X - DefinitionAmortized cost excluding accrued interest, of financing receivable 90 days or more past due and still accruing. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterest90DaysOrMorePastDueStillAccruing Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, of financing receivable on nonaccrual status. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestNonaccrual Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestNonaccrualAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable on nonaccrual status with no allowance for credit loss. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestNonaccrualNoAllowance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=us-gaap_RealEstateLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=pbfs_CommercialAndIndustrialLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=pbfs_HomeEquityLoansAndLinesPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 54 R44.htm IDEA: XBRL DOCUMENT v3.24.3 NET LOANS RECEIVABLE - Collateral dependent loans (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 Net Loans Receivable Â Â Collateral dependent loans, amortized cost $ 1,597 $ 5,478 Commercial | Real estate | Commercial Real Estate Property Â Â Net Loans Receivable Â Â Collateral dependent loans, amortized cost Â 3,844 Commercial | Commercial and industrial | Business Assets Â Â Net Loans Receivable Â Â Collateral dependent loans, amortized cost Â 9 Residential mortgages | Residential Real Estate Property Â Â Net Loans Receivable Â Â Collateral dependent loans, amortized cost $ 1,597 $ 1,625 X - DefinitionThe amortized cost of loans considered collateral dependent. + ReferencesNo definition available. + Details Name: pbfs_FinancingReceivableCollateralDependentAmount Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_AccountsNotesAndLoansReceivableLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=us-gaap_RealEstateLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CollateralAxis=us-gaap_CommercialRealEstateMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=pbfs_CommercialAndIndustrialLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CollateralAxis=pbfs_BusinessAssetsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CollateralAxis=us-gaap_ResidentialRealEstateMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 55 R45.htm IDEA: XBRL DOCUMENT v3.24.3 NET LOANS RECEIVABLE - Aging of Recorded Investment (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 NET LOANS RECEIVABLE Â Â Loans receivable $ 1,420,963 $ 1,365,870 Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 2,996 3,647 30 to 59 Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 313 1,625 60 to 89 Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 1,200 570 90 or more Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 1,483 1,452 Not Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 1,417,967 1,362,223 Commercial Â Â NET LOANS RECEIVABLE Â Â Loans receivable 643,988 625,781 Commercial | Real estate Â Â NET LOANS RECEIVABLE Â Â Loans receivable 421,374 406,201 Commercial | Real estate | Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 4 9 Commercial | Real estate | 30 to 59 Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable Â 2 Commercial | Real estate | 60 to 89 Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 3 3 Commercial | Real estate | 90 or more Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 1 4 Commercial | Real estate | Not Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 421,370 406,192 Commercial | Commercial and industrial Â Â NET LOANS RECEIVABLE Â Â Loans receivable 109,387 101,207 Commercial | Commercial and industrial | Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 36 15 Commercial | Commercial and industrial | 30 to 59 Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable Â 15 Commercial | Commercial and industrial | 60 to 89 Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 13 Â Commercial | Commercial and industrial | 90 or more Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 23 Â Commercial | Commercial and industrial | Not Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 109,351 101,192 Commercial | Construction Â Â NET LOANS RECEIVABLE Â Â Loans receivable 113,227 118,373 Commercial | Construction | Not Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 113,227 118,373 Residential mortgages Â Â NET LOANS RECEIVABLE Â Â Loans receivable 665,027 633,779 Residential mortgages | Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 1,920 2,147 Residential mortgages | 30 to 59 Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable Â 872 Residential mortgages | 60 to 89 Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 929 481 Residential mortgages | 90 or more Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 991 794 Residential mortgages | Not Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 663,107 631,632 Home equity loans and lines of credit Â Â NET LOANS RECEIVABLE Â Â Loans receivable 93,840 92,765 Home equity loans and lines of credit | Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 987 1,454 Home equity loans and lines of credit | 30 to 59 Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 308 722 Home equity loans and lines of credit | 60 to 89 Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 211 78 Home equity loans and lines of credit | 90 or more Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 468 654 Home equity loans and lines of credit | Not Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 92,853 91,311 Consumer Â Â NET LOANS RECEIVABLE Â Â Loans receivable 18,108 13,545 Consumer | Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 49 22 Consumer | 30 to 59 Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 5 14 Consumer | 60 to 89 Days Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable 44 8 Consumer | Not Past Due Â Â NET LOANS RECEIVABLE Â Â Loans receivable $ 18,059 $ 13,523 X - DefinitionAmortized cost excluding accrued interest, before allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3BReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-5 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -

Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-14Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-80 + Details Name: us-gaap_FinancingReceivableRecordedInvestmentPastDueLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancialAssetPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivables30To59DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivables60To89DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivablesEqualToGreaterThan90DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancialAssetNotPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=us-gaap_RealEstateLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=pbfs_CommercialAndIndustrialLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=us-gaap_ConstructionLoansMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=pbfs_HomeEquityLoansAndLinesPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 56 R46.htm IDEA: XBRL DOCUMENT v3.24.3 NET LOANS RECEIVABLE - Risk (Details) - USD ($) $ in Thousands 3 Months Ended 12 Months Ended Sep. 30, 2024 Sep. 30, 2023 Jun. 30, 2024 Term Loans Amortized Cost Basis by Origination Year Â Â Â Total $ 1,420,963 Â $ 1,365,870 Current Period Gross Charge-offs Â Â Â Total 74 $ 35 Â Commercial Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â Total 643,988 Â 625,781 Current Period Gross Charge-offs Â Â Â Total 24 Â Â Commercial | Real estate Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024 Transition Period/2024 6,412 Â 29,592 2024/2023 33,471 Â 47,818 2023/2022 47,521 Â 45,558 2022/2021 57,650 Â 23,191 2021/2020 22,726 Â 68,513 Prior 251,783 Â 189,760 Revolving Loans Amortized Cost Basis 1,811 Â 1,769 Total 421,374 Â 406,201 Commercial | Real estate | Pass Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024 Transition Period/2024 6,412 Â 29,592 2024/2023 33,471 Â 47,818 2023/2022 47,521 Â 43,324 2022/2021 55,433 Â 23,191 2021/2020 22,726 Â 67,757 Prior 231,160 Â 168,333 Revolving Loans Amortized Cost Basis 714 Â 679 Total 397,437 Â 380,694 Commercial | Real estate | Special Mention Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2023/2022 Â Â 2,234 Prior 6,471 Â 8,003 Revolving Loans Amortized Cost Basis Â Â 1,090 Total 6,471 Â 11,327 Commercial | Real estate | Substandard Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2022/2021 2,217 Â Â 2021/2020 Â Â 756 Prior 14,152 Â 13,424 Revolving Loans Amortized Cost Basis 1,097 Â Â Total 17,466 Â 14,180 Commercial | Commercial and industrial Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024 Transition Period/2024 6,810 Â 13,945 2024/2023 13,858 Â 6,381 2023/2022 5,870 Â 6,003 2022/2021 5,665 Â 3,066 2021/2020 2,760 Â 5,430 Prior 12,151 Â 8,854 Revolving Loans Amortized Cost Basis 62,273 Â 57,528 Total 109,387 Â 101,207 Current Period Gross Charge-offs Â Â Â Prior Â Â 345 Revolving Loans Amortized Cost Basis 24 Â Â Total 24 Â 345 Commercial | Commercial and industrial | Pass Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024 Transition Period/2024 6,810 Â 13,945 2024/2023 13,858 Â 6,381 2023/2022 5,870 Â 4,868 2022/2021 4,582 Â 3,066 2021/2020 2,760 Â 4,127 Prior 9,540 Â 6,259 Revolving Loans Amortized Cost Basis 61,346 Â 56,628 Total 104,766 Â 95,274 Commercial | Commercial and industrial | Special Mention Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2023/2022 Â Â 1,118 2022/2021 1,068 Â Â 2021/2020 Â Â 1,250 Prior 200 Â 221 Revolving Loans Amortized Cost Basis 750 Â 750 Total 2,018 Â 3,339 Commercial | Commercial and industrial | Substandard Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2023/2022 Â Â 17 2022/2021 15 Â Â 2021/2020 Â Â 53 Prior 2,391 Â 2,350 Revolving Loans Amortized Cost Basis 177 Â 141 Total 2,583 Â 2,561 Commercial | Commercial and industrial | Doubtful Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â Prior 20 Â 24 Revolving Loans Amortized Cost Basis Â Â 9 Total 20 Â 33 Commercial | Construction Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024 Transition Period/2024 6,705 Â 38,626 2024/2023 42,722 Â 9,589 2023/2022 9,882 Â 45,073 2022/2021 32,259 Â 19,740 2021/2020 18,520 Â Â Prior 2,307 Â 3,794 Revolving Loans Amortized Cost Basis 832 Â 1,551 Total 113,227 Â 118,373 Commercial | Construction | Pass Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024 Transition Period/2024 6,705 Â 38,626 2024/2023 42,722 Â 9,589 2023/2022 9,882 Â 45,073 2022/2021 32,259 Â 19,740 2021/2020 18,520 Â Â Prior 2,307 Â 3,794 Revolving Loans Amortized Cost Basis 832 Â 1,551 Total 113,227 Â 118,373 Residential mortgages Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024 Transition Period/2024 29,453 Â 180,784 2024/2023 191,326 Â 207,777 2023/2022 204,305 Â 42,819 2022/2021 42,527 Â 56,059 2021/2020 55,277 Â 33,867 Prior 142,025 Â 112,359 Revolving Loans Amortized Cost Basis 114 Â 114 Total 665,027 Â 633,779 Current Period Gross Charge-offs Â Â Â 2023/2022 Â Â 112 2022/2021 10 Â Â Prior 4 Â 6 Total 14 Â 118 Residential mortgages | Performing Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024 Transition Period/2024 29,453 Â 180,784 2024/2023 191,326 Â 206,815 2023/2022 203,353 Â 42,279 2022/2021 41,999 Â 56,059 2021/2020 54,561 Â 33,286 Prior 139,059 Â 110,234 Revolving Loans Amortized Cost Basis 114 Â 114 Total 659,865 Â 629,571 Residential mortgages | Non-performing Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024/2023 Â Â 962 2023/2022 952 Â 540 2022/2021 528 Â Â 2021/2020 716 Â 581 Prior 2,966 Â 2,125 Total 5,162 Â 4,208 Home equity loans and lines of credit Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024 Transition Period/2024 1,207 Â 6,308 2024/2023 6,356 Â 6,525 2023/2022 6,141 Â 9,574 2022/2021 9,230 Â 3,454 2021/2020 3,347 Â 1,369 Prior 14,414 Â 14,018 Revolving Loans Amortized Cost Basis 53,145 Â 51,517 Total 93,840 Â 92,765 Current Period Gross Charge-offs Â Â Â Revolving Loans Amortized Cost Basis Â Â 12 Total Â 12 12 Home equity loans and lines of credit | Performing Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024 Transition Period/2024 1,207 Â 6,308 2024/2023 6,356 Â 6,525 2023/2022 6,141 Â 9,475 2022/2021 9,133 Â 3,454 2021/2020 3,347 Â 1,369 Prior 14,161 Â 13,375 Revolving Loans Amortized Cost Basis 52,238 Â 50,611 Total 92,583 Â 91,117 Home equity loans and lines of credit | Non-performing Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2023/2022 Â Â 99 2022/2021 97 Â Â Prior 253 Â 643 Revolving Loans Amortized Cost Basis 907 Â 906 Total 1,257 Â 1,648 Consumer Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024 Transition Period/2024 1,343 Â 1,517 2024/2023 5,565 Â 1,533 2023/2022 642 Â 100 2022/2021 87 Â 67 2021/2020 54 Â 6 Prior 3,378 Â 3,272 Revolving Loans Amortized Cost Basis 7,039 Â 7,050 Total 18,108 Â 13,545 Current Period Gross Charge-offs Â Â Â 2024 Transition Period/2024 28 Â 100 2024/2023 1 Â 6 2023/2022 Â Â 23 2022/2021 7 Â 4 2021/2020 Â Â 1 Prior Â Â 1 Total 36 $ 23 135 Consumer | Performing Â Â Â Term Loans Amortized Cost Basis by Origination Year Â Â Â 2024 Transition Period/2024 1,343 Â 1,517 2024/2023 5,565 Â 1,533 2023/2022 642 Â 100 2022/2021 87 Â 67 2021/2020 54 Â 6 Prior 3,378 Â 3,272 Revolving Loans Amortized Cost Basis 7,039 Â 7,050 Total $ 18,108 Â $ 13,545 X - DefinitionAmount, excluding accrued interest, of decrease in allowance for credit loss on financing receivable from writeoff. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoffByOriginationYearAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost excluding accrued interest, before allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3BReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-5 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLossByOriginationYearAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable originated more than five years prior to current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestOriginatedMoreThanFiveYearsBeforeCurrentFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of writeoff of financing receivable originated more than five years before current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestOriginatedMoreThanFiveYearsBeforeCurrentFiscalYearWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable that can be withdrawn, repaid, and redrawn. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestRevolving Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of writeoff of financing receivable that can be withdrawn, repaid, and redrawn. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestRevolvingWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable originated four years prior to current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearFiveOriginatedFourYearsBeforeCurrentFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of writeoff of financing receivable originated four years before current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearFiveOriginatedFourYearsBeforeCurrentFiscalYearWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable originated three years prior to current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearFourOriginatedThreeYearsBeforeCurrentFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of writeoff of financing receivable originated three years before current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearFourOriginatedThreeYearsBeforeCurrentFiscalYearWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable originated in current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearOneOriginatedCurrentFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of writeoff of financing receivable originated in current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearOneOriginatedCurrentFiscalYearWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable originated two years prior to current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearThreeOriginatedTwoYearsBeforeCurrentFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of writeoff of financing receivable originated two years before current fiscal year. Excludes net investment in lease. +

ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearThreeOriginatedTwoYearsBeforeCurrentFiscalYearWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmortized cost excluding accrued interest of financing receivable originated in fiscal year prior to current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearTwoOriginatedFiscalYearBeforeCurrentFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of writeoff of financing receivable originated in fiscal year before current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearTwoOriginatedFiscalYearBeforeCurrentFiscalYearWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=us-gaap_RealEstateLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_InternalCreditAssessmentAxis=us-gaap_PassMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_InternalCreditAssessmentAxis=us-gaap_SpecialMentionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_InternalCreditAssessmentAxis=us-gaap_SubstandardMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=pbfs_CommercialAndIndustrialLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_InternalCreditAssessmentAxis=us-gaap_DoubtfulMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=us-gaap_ConstructionLoansMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentPerformanceStatusAxis=us-gaap_PerformingFinancingReceivableMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentPerformanceStatusAxis=us-gaap_NonperformingFinancingReceivableMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=pbfs_HomeEquityLoansAndLinesPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 57 R47.htm IDEA: XBRL DOCUMENT v3.24.3 NET LOANS RECEIVABLE - Others (Details) - USD ($) $ in Millions Sep. 30, 2024 Jun. 30, 2024 Residential mortgage, home equity and commercial loans Â Â NET LOANS RECEIVABLE Â Â Pledged loans receivable as collateral for FHLBNY borrowings and stand-by letters of credit $ 645.8 $ 605.8 X - DefinitionThe amount of loans receivable pledged as collateral for FHLBNY borrowings and stand-by letters of credit. + ReferencesNo definition available. + Details Name: pbfs_LoansReceivablePledgedAsCollateralForFhlbnyBorrowingAndStandByByLettersOfCredit Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_LoansAndLeasesReceivableDisclosureLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=pbfs_ResidentialMortgageHomeEquityAndCommercialLoansMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 58 R48.htm IDEA: XBRL DOCUMENT v3.24.3 DERIVATIVES - Offsetting (Details) - Not designated as hedging instruments - USD ($) $ in Millions Sep. 30, 2024 Jun. 30, 2024 Interest rate swap Â Â DERIVATIVES Â Â Derivative notional amount $ 382.8 $ 406.8 Interest rate swap - Commercial borrowers Â Â DERIVATIVES Â Â Derivative notional amount 191.4 203.4 Interest rate swap - Third party counterparties Â Â DERIVATIVES Â Â Derivative notional amount $ 191.4 $ 203.4 X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480237/815-40-50-5 + Details Name: us-gaap_DerivativeLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionNominal or face amount used to calculate payment on derivative. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-1BReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-1A + Details Name: us-gaap_DerivativeNotionalAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: na Period Type: instant X - Details Name: us-gaap_DerivativeInstrumentRiskAxis=us-gaap_InterestRateSwapMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_HedgingDesignationAxis=us-gaap_NondesignatedMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DerivativeInstrumentRiskAxis=pbfs_InterestRateSwapWithCommercialBorrowersMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DerivativeInstrumentRiskAxis=pbfs_InterestRateSwapWithThirdPartyCounterpartiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 59 R49.htm IDEA: XBRL DOCUMENT v3.24.3 DERIVATIVES - Hedging Instruments (Details) - Interest rate swap - Not designated as hedging instruments - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 Derivative Assets Â Â Gross interest rate swaps $ 9,745 $ 16,781 Less: cash collateral applied (9,370) (16,620) Net amount 375 161 Derivative Liabilities Â Â Gross interest rate swaps 9,745 16,781 Less: cash collateral applied (16) (16) Net amount $ 9,729 $ 16,765 X - ReferencesNo definition available. + Details Name: us-gaap_DerivativeAssetFairValueAmountOffsetAgainstCollateralAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of obligation to return cash collateral under master netting arrangements that have not been offset against derivative assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 13 -SubTopic 20 -Topic 210 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-13Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-20Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483466/210-20-50-3Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 8 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-8 + Details Name: us-gaap_DerivativeCollateralObligationToReturnCash Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of right to receive cash collateral under master netting arrangements that have not been offset against derivative liabilities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 13 -SubTopic 20 -Topic 210 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-13Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-20Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483466/210-20-50-3Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 8 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-8 + Details Name: us-gaap_DerivativeCollateralRightToReclaimCash Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value, before effects of master netting arrangements, of a financial asset or other contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes assets elected not to be offset. Excludes assets not subject to a master netting arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-22Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483466/210-20-50-3Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-7Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 4B -Subparagraph (a),(c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-4BReference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 4D -Subparagraph (c)(2) -SubTopic 20 -Topic 860 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481326/860-20-50-4D + Details Name: us-gaap_DerivativeFairValueOfDerivativeAsset Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value, after effect of master netting arrangement and deduction of obligation to return financial collateral not offset and financial instrument subject to master netting arrangement not offset, of financial asset or other contract with one or more underlyings, notional amount or payment provision or both, and contract can be net settled by means outside contract or delivery of asset. Includes derivative not subject to master netting arrangement or similar agreement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 13 -SubTopic 20 -Topic 210 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-13Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 8 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-8 + Details Name: us-gaap_DerivativeFairValueOfDerivativeAssetAmountOffsetAgainstCollateral Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value, before effects of master netting arrangements, of a financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes liabilities elected not to be offset. Excludes liabilities not subject to a master netting arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-22Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483466/210-20-50-3Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-7Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 4B -Subparagraph (a),(c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-4BReference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 4D -Subparagraph (c)(2) -SubTopic 20 -Topic 860 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481326/860-20-50-4D + Details Name: us-gaap_DerivativeFairValueOfDerivativeLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionFair value, after effect of master netting arrangement and deduction of obligation to return financial collateral not offset and financial instrument subject to master netting arrangement not offset, of financial liability or contract with one or more underlyings, notional amount or payment provision or both, and contract can be net settled by means outside contract or delivery of asset. Includes derivative not subject to master netting arrangement or similar agreement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 13 -SubTopic 20 -Topic 210 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-13Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 8 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-8 + Details Name: us-gaap_DerivativeFairValueOfDerivativeLiabilityAmountOffsetAgainstCollateral Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_DerivativeLiabilityFairValueAmountOffsetAgainstCollateralAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_DerivativeInstrumentRiskAxis=us-gaap_InterestRateSwapMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_HedgingDesignationAxis=us-gaap_NondesignatedMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 60 R50.htm IDEA: XBRL DOCUMENT v3.24.3 DERIVATIVES - Collateral (Details) - Interest rate swap - Third party counterparties - Not designated as hedging instruments - USD ($) Sep. 30, 2024 Jun. 30, 2024 DERIVATIVES Â Â Received collateral $ 9,400,000 $ 16,600,000 Deposited collateral $ 16,000 $ 16,000 X - DefinitionAmount of obligation to return cash collateral under master netting arrangements that have not been offset against derivative assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 13 -SubTopic 20 -Topic 210 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-13Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-20Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483466/210-20-50-3Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 8 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-8 + Details Name: us-gaap_DerivativeCollateralObligationToReturnCash Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of right to receive cash collateral under master netting arrangements that have not been offset against derivative liabilities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 13 -SubTopic 20 -Topic 210 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-13Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-20Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483466/210-20-50-3Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 8 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-8 + Details Name: us-gaap_DerivativeCollateralRightToReclaimCash Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480237/815-40-50-5 + Details Name: us-gaap_DerivativeLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-

gaap_DerivativeInstrumentRiskAxis=pbfs_InterestRateSwapWithThirdPartyCounterpartiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_HedgingDesignationAxis=us-gaap_NondesignatedMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 61 R51.htm IDEA: XBRL DOCUMENT v3.24.3 OTHER COMPREHENSIVE INCOME (LOSS) - Reclassifications (Details) - USD ($) 3 Months Ended Sep. 30, 2024 Sep. 30, 2023 OTHER COMPREHENSIVE INCOME Â Â Net gains included in net income $ (165,000) Â Tax expense 1,888,000 $ 890,000 Net of tax (6,308,000) $ (3,419,000) Amount Reclassified from Accumulated Other Comprehensive Loss Â Â OTHER COMPREHENSIVE INCOME Â Â Net of tax (122,000) Â Amount Reclassified from Accumulated Other Comprehensive Loss | Unrealized Gains/Losses on Securities Â Â OTHER COMPREHENSIVE INCOME Â Â Net gains included in net income (165,000) Â Tax expense 43,000 Â Net of tax $ (122,000) Â X - DefinitionAmount of realized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-9 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482685/740-10-50-10Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB TOPIC 6.I.7) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479360/740-10-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph (a) -SubTopic 20 -Topic 740 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482659/740-20-45-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)) -SubTopic 10 -Topic 235 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1 + Details Name: us-gaap_IncomeTaxExpenseBenefit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 13: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-7Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 32: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 34: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 35: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 37: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 38: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 39: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6 + Details Name: us-gaap_ReclassificationAdjustmentOutOfAccumulatedOtherComprehensiveIncomeLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_ReclassificationOutOfAccumulatedOtherComprehensiveIncomeAxis=us-gaap_ReclassificationOutOfAccumulatedOtherComprehensiveIncomeMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementEquityComponentsAxis=us-gaap_AccumulatedNetUnrealizedInvestmentGainLossMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 62 R52.htm IDEA: XBRL DOCUMENT v3.24.3 OTHER COMPREHENSIVE INCOME (LOSS) - Balances and Changes in AOCI (Details) - USD ($) $ in Thousands 3 Months Ended Sep. 30, 2024 Sep. 30, 2023 Accumulated other comprehensive loss Â Â Balance at beginning of period $ 296,528 $ 266,700 Balance at end of period 303,801 271,771 Accumulated Other Comprehensive Loss Â Â Accumulated other comprehensive loss Â Â Balance at beginning of period 4,942 (9,568) Other comprehensive income before reclassifications 1,820 1,028 Amounts reclassified from accumulated other comprehensive income (122) Â Balance at end of period 6,640 (8,540) Unrealized Gains/Losses on Securities Â Â Accumulated other comprehensive loss Â Â Balance at beginning of period (2,734) (13,702) Other comprehensive income before reclassifications 1,820 1,028 Amounts reclassified from accumulated other comprehensive income (122) Â Balance at end of period (1,036) (12,674) Defined benefit plans Â Â Accumulated other comprehensive loss Â Â Balance at beginning of period 7,676 4,134 Balance at end of period $ 7,676 $ 4,134 X - ReferencesNo definition available. + Details Name: us-gaap_AccumulatedOtherComprehensiveIncomeLossNetOfTaxAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount after tax, before reclassification adjustments of other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14A -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-14AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-5Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481674/830-30-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-17Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-20Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-4Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482739/220-10-55-15 + Details Name: us-gaap_OtherComprehensiveIncomeLossBeforeReclassificationsNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount after tax of reclassification adjustments of other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14A -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-14AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-5Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481674/830-30-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-17Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-20Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-4Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482739/220-10-55-15 + Details Name: us-gaap_ReclassificationFromAccumulatedOtherComprehensiveIncomeCurrentPeriodNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -

URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 9: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 13: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480418/310-10-S99-2 + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_StatementEquityComponentsAxis=us-gaap_AccumulatedOtherComprehensiveIncomeMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementEquityComponentsAxis=us-gaap_AccumulatedNetUnrealizedInvestmentGainLossMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_StatementEquityComponentsAxis=us-gaap_AccumulatedDefinedBenefitPlansAdjustmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 63 R53.htm IDEA: XBRL DOCUMENT v3.24.3 OTHER COMPREHENSIVE INCOME (LOSS) - Allocated Component of OCI (Details) - USD ($) $ in Thousands 3 Months Ended Sep. 30, 2024 Sep. 30, 2023 Unrealized gains on securities: Â Â Unrealized holdings gains arising during the period $ 645 $ 363 Reclassification adjustment for gains included in net income (43) Â Tax amount on unrealized gains/losses on securities 602 363 Total $ 602 $ 363 X - ReferencesNo definition available. + Details Name: us-gaap_OtherComprehensiveIncomeAvailableForSaleSecuritiesTaxAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after adjustment, of tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-12 + Details Name: us-gaap_OtherComprehensiveIncomeLossAvailableForSaleSecuritiesTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of tax expense (benefit) of reclassification adjustment from accumulated other comprehensive income for unrealized gain (loss) realized upon the sale of available-for-sale securities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 12 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-12 + Details Name: us-gaap_OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCIForSaleOfSecuritiesTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of tax expense (benefit) allocated to other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 12 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-12Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-4Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481674/830-30-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-17Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-20Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482685/740-10-50-10Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482659/740-20-45-11Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(21)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482659/740-20-45-2 + Details Name: us-gaap_OtherComprehensiveIncomeLossTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, before adjustment, of tax expense (benefit) for unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Excludes tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 12 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-12Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10A + Details Name: us-gaap_OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 64 R54.htm IDEA: XBRL DOCUMENT v3.24.3 EMPLOYEE BENEFIT PLANS - Pension Plan - Other (Details) - Pension plan 3 Months Ended Jan. 01, 2010 Dec. 31, 2009 Sep. 30, 2024 Employee Benefit Plans Â Â Â Threshold age of employee who are eligible for pension plan Â Â 21 years Threshold period of service of employee to be eligible for pension plan Â Â 1 year Pensions paid as annuity using pension formula 1.50% 2.00% Â Average of highest consecutive years of total compensation over the last ten years multiplied by credited service up to thirty years to calculate pension formula Â 5 years Â Total compensation year used for average of the five highest consecutive years multiplied by credited service up to thirty years to calculate pension formula Â 10 years Â Maximum credited service (in years) Â 30 years Â X - DefinitionRepresents the average of highest consecutive years of total compensation over the last ten years multiplied by credited service up to thirty years to calculate pension formula. + ReferencesNo definition available. + Details Name: pbfs_DefinedBenefitPlanAverageOfHighestConsecutiveYearsOfTotalCompensationOverLastTenYearsMultipliedByCreditedServiceCalculatePensionFormula Namespace Prefix: pbfs_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionRepresents the maximum credited service. + ReferencesNo definition available. + Details Name: pbfs_DefinedBenefitPlanMaximumCreditedService Namespace Prefix: pbfs_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionRepresents the pension amount paid as annuity using pension formula. + ReferencesNo definition available. + Details Name: pbfs_DefinedBenefitPlanPensionPaidAsAnnuity Namespace Prefix: pbfs_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionRepresents the threshold age of employee who are eligible for pension plan. + ReferencesNo definition available. + Details Name: pbfs_DefinedBenefitPlanThresholdAgeOfEmployeeWhoAreEligibleForPensionPlan Namespace Prefix: pbfs_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionRepresents the threshold period of service of employee to be eligible for pension plan. + ReferencesNo definition available. + Details Name: pbfs_DefinedBenefitPlanThresholdPeriodOfServiceOfEmployeeToBeEligibleForPensionPlan Namespace Prefix: pbfs_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionRepresents the total compensation year used for average of the five highest consecutive years multiplied by credited service up to thirty years to calculate pension formula. + ReferencesNo definition available. + Details Name: pbfs_DefinedBenefitPlanTotalCompensationYearUsedForAverageOfFiveHighestConsecutiveYearsMultipliedByCreditedServiceCalculatePensionFormula Namespace Prefix: pbfs_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_DefinedBenefitPlanDisclosureLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_RetirementPlanTypeAxis=us-gaap_PensionPlansDefinedBenefitMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 65 R55.htm IDEA: XBRL DOCUMENT v3.24.3 EMPLOYEE BENEFIT PLANS - Net Periodic Pension Cost (Details) - Pension plan - USD ($) 3 Months Ended Sep. 30, 2024 Sep. 30, 2023 Net periodic pension cost included in the Bank's consolidated statements of income Â Â Service cost $ 277,000 $ 389,000 Interest cost $ 481,000 $ 553,000 Defined Benefit Plan, Net Periodic Benefit Cost (Credit), Interest Cost, Statement of Income or Comprehensive Income [Extensible Enumeration] Labor and Related Expense Labor and Related Expense Expected return on plan assets $ (710,000) $ (789,000) Defined Benefit Plan, Net Periodic Benefit (Cost) Credit, Expected Return (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Labor and Related Expense Labor and Related Expense Amortization of net actuarial gain $ (105,000) Â Defined Benefit Plan, Net Periodic Benefit (Cost) Credit, Amortization of Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Labor and Related Expense Labor and Related Expense Net periodic post-retirement benefit cost $ (57,000) $ 153,000 Other disclosures Â Â Employer contributions $ 0 $ 0 X - DefinitionEmployee Benefit Plans Other Disclosures [Abstract] + ReferencesNo definition available. + Details Name: pbfs_EmployeeBenefitPlansOtherDisclosuresAbstract Namespace Prefix: pbfs_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of gain (loss) recognized in net periodic benefit (cost) credit of defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-17Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 3A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480535/715-20-45-3AReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-18Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanAmortizationOfGainsLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of contribution received by defined benefit plan from employer which increases plan assets. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-17Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (d)(iv)(01) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-18Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (d)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (d)(iv)(01) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1 + Details Name: us-gaap_DefinedBenefitPlanContributionsByEmployer Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of expected return (loss) recognized in net periodic benefit (cost) credit, calculated based on expected long-term rate of return and market-related value of plan assets of defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-17Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 3A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480535/715-20-45-3AReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-18Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanExpectedReturnOnPlanAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cost recognized for passage of time related to defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-17Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 3A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480535/715-20-45-3AReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-18Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanInterestCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of net periodic benefit cost (credit) for defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -

Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-17Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-18Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanNetPeriodicBenefitCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_DefinedBenefitPlanNetPeriodicBenefitCostAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionIndicates line item in statement of income or comprehensive income that includes amortization of gain (loss) component of net periodic benefit (cost) credit for defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanNetPeriodicBenefitCostCreditAmortizationOfGainLossStatementOfIncomeOrComprehensiveIncomeExtensibleList Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: duration X - DefinitionIndicates line item in statement of income or comprehensive income that includes expected return (loss) on plan asset component of net periodic benefit (cost) credit for defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanNetPeriodicBenefitCostCreditExpectedReturnLossStatementOfIncomeOrComprehensiveIncomeExtensibleList Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: duration X - DefinitionIndicates line item in statement of income or comprehensive income that includes interest cost component of net periodic benefit cost (credit) for defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanNetPeriodicBenefitCostCreditInterestCostStatementOfIncomeOrComprehensiveIncomeExtensibleList Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: duration X - DefinitionAmount of cost for actuarial present value of benefits attributed to service rendered by employee for defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-17Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-18Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanServiceCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: us-gaap_RetirementPlanTypeAxis=us-gaap_PensionPlansDefinedBenefitMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 66 R56.htm IDEA: XBRL DOCUMENT v3.24.3 EMPLOYEE BENEFIT PLANS - Post-Retirement Healthcare Plan (Details) - Post-retirement benefit plan $ in Thousands 3 Months Ended Sep. 30, 2024 USD ($) Employee Benefit Plans Â Threshold age for eligibility for retiree medical coverage 60 years Minimum year of service for eligibility for retiree medical coverage 25 years Minimum year of service required for eligibility for individual and spousal coverage 30 years Monthly premium for individual coverage $ 210 Monthly premium for employee and spousal coverage $ 420 X - DefinitionRepresents the employer contribution for monthly premium for employee and spousal coverage. + ReferencesNo definition available. + Details Name: pbfs_EmployerContributionMonthlyPremiumEmployeeAndSpousalCoverage Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionRepresents the employer contribution for monthly premium for individual coverage. + ReferencesNo definition available. + Details Name: pbfs_EmployerContributionMonthlyPremiumIndividualCoverage Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionRepresents the minimum year of service required for eligibility for individual and spousal coverage. + ReferencesNo definition available. + Details Name: pbfs_MinimumYearOfServiceForEligibilityForIndividualAndSpousalCoverage Namespace Prefix: pbfs_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionRepresents the minimum number of year of service for eligibility for retiree medical coverage. + ReferencesNo definition available. + Details Name: pbfs_MinimumYearOfServiceForEligibilityForRetireeMedicalCoverage Namespace Prefix: pbfs_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionRepresents the threshold age for eligibility for retiree medical coverage. + ReferencesNo definition available. + Details Name: pbfs_ThresholdAgeForEligibilityForRetireeMedicalCoverage Namespace Prefix: pbfs_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_DefinedBenefitPlanDisclosureLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_RetirementPlanTypeAxis=us-gaap_OtherPostretirementBenefitPlansDefinedBenefitMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 67 R57.htm IDEA: XBRL DOCUMENT v3.24.3 EMPLOYEE BENEFIT PLANS - Net Periodic Post-retirement Benefit Cost (Details) - Post-retirement benefit plan - USD ($) $ in Thousands 3 Months Ended Sep. 30, 2024 Sep. 30, 2023 Net periodic post-retirement benefit cost Â Â Service cost $ 5 $ 6 Interest cost $ 18 $ 19 Defined Benefit Plan, Net Periodic Benefit Cost (Credit), Interest Cost, Statement of Income or Comprehensive Income [Extensible Enumeration] Labor and Related Expense Labor and Related Expense Amortization of net actuarial gain $ (12) $ (10) Defined Benefit Plan, Net Periodic Benefit (Cost) Credit, Amortization of Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Labor and Related Expense Labor and Related Expense Net periodic post-retirement benefit cost $ 11 $ 15 X - DefinitionAmount of gain (loss) recognized in net periodic benefit (cost) credit of defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-17Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 3A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480535/715-20-45-3AReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-18Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanAmortizationOfGainsLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cost recognized for passage of time related to defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-17Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 3A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480535/715-20-45-3AReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-18Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanInterestCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of net periodic benefit cost (credit) for defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-17Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-18Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanNetPeriodicBenefitCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_DefinedBenefitPlanNetPeriodicBenefitCostAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionIndicates line item in statement of income or comprehensive income that includes amortization of gain (loss) component of net periodic benefit (cost) credit for defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanNetPeriodicBenefitCostCreditAmortizationOfGainLossStatementOfIncomeOrComprehensiveIncomeExtensibleList Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: duration X - DefinitionIndicates line item in statement of income or comprehensive income that includes interest cost component of net periodic benefit cost (credit) for defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanNetPeriodicBenefitCostCreditInterestCostStatementOfIncomeOrComprehensiveIncomeExtensibleList Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: duration X - DefinitionAmount of cost for actuarial present value of benefits attributed to service rendered by employee for defined benefit plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-17Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480482/715-20-55-18Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 715 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480506/715-20-50-6 + Details Name: us-gaap_DefinedBenefitPlanServiceCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: us-gaap_RetirementPlanTypeAxis=us-gaap_OtherPostretirementBenefitPlansDefinedBenefitMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 68 R58.htm IDEA: XBRL DOCUMENT v3.24.3 EMPLOYEE BENEFIT PLANS - Employee Stock Ownership Plan (Details) - Pioneer Bank ESOP - USD ($) 3 Months Ended Jul. 17, 2019 Sep. 30, 2024 Sep. 30, 2023 Employee Stock Ownership Plan Â Â Â Number of shares purchased by the ESOP as a result of the Company granting a loan to the ESOP 1,018,325 Â Â Average purchase price of shares (in dollars per share) $ 13.40 Â Â Term of loan granted by Company to the ESOP 20 years Â Â Balance of ESOP loan Â $ 11,000,000.0 Â Number of shares committed to be released annually under the ESOP 50,916 Â Â Compensation expense Â $ 138,000 $ 117,000 Shares held by the ESOP include the following: Â Â Â Allocated Â 254,580 203,664 Committed to be allocated Â 38,187 38,187 Unallocated Â 725,558 776,474 Total Shares Â 1,018,325 1,018,325 X - DefinitionThe balance of the ESOP loan granted by the Company. + ReferencesNo definition available. + Details Name: pbfs_EmployeeStockOwnershipPlanLoanAmount Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe number of common stock shares purchased by the ESOP as a result of the Company granting a loan to the ESOP. + ReferencesNo definition available. + Details Name: pbfs_EmployeeStockOwnershipPlanLoanGrantedByCompanyToEsopNumberOfSharesPurchased Namespace Prefix: pbfs_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe number of shares committed to be released annually under the ESOP. + ReferencesNo definition available. + Details Name: pbfs_EmployeeStockOwnershipPlanNumberOfSharesCommittedToBeReleasedAnnually Namespace Prefix: pbfs_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionThe term of the loan granted by the Company to the ESOP. + ReferencesNo definition available. + Details Name: pbfs_EmployeeStockPurchasePlanEmployerLoanTerm Namespace Prefix: pbfs_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionThe amount of plan compensation cost recognized during the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 40 -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480489/718-40-50-1 + Details Name: us-gaap_EmployeeStockOwnershipPlanESOPCompensationExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_EmployeeStockOwnershipPlanESOPDisclosuresLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe shares or units in an ESOP trust that have been assigned to individual participant accounts based on a known formula. IRS rules require allocations to be nondiscriminatory generally based on compensation, length of service, or a combination of both. For any particular participant such shares or units may be vested, unvested, or partially vested. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 40 -Section 50 -Paragraph 1 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480489/718-40-50-1 + Details Name: us-gaap_EmployeeStockOwnershipPlanESOPNumberOfAllocatedShares Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionThe shares that, although not legally released, will be released by a future scheduled and committed debt service

payment and will be allocated to employees for service rendered in the current accounting period. The ESOP documents typically define the period of service to which the shares relate. ESOP shares are released to compensate employees directly, to settle employer liabilities for other employee benefits, and to replace dividends on allocated shares that are used for debt service. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 40 -Section 50 -Paragraph 1 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480489/718-40-50-1 + Details Name: us-gaap_EmployeeStockOwnershipPlanESOPNumberOfCommittedToBeReleasedShares Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionShares contributed to the ESOP that have not yet been released, committed to be released, or allocated to participant accounts. Suspense shares generally collateralize ESOP debt. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 40 -Section 50 -Paragraph 1 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480489/718-40-50-1 + Details Name: us-gaap_EmployeeStockOwnershipPlanESOPNumberOfSuspenseShares Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionSum of the allocated, committed-to-be-released and suspense shares of the entity held by the plan. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 40 -Section 50 -Paragraph 1 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480489/718-40-50-1 + Details Name: us-gaap_EmployeeStockOwnershipPlanESOPSharesInESOP Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_EmployeeStockOwnershipPlanESOPSharesInESOPAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionWeighted average purchase price of capital shares purchased through an employee stock ownership plan. + ReferencesNo definition available. + Details Name: us-gaap_EmployeeStockOwnershipPlanESOPWeightedAveragePurchasePriceOfSharesPurchased Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_EmployeeStockOwnershipPlanESOPDisclosuresByPlanAxis=pbfs_PioneerBankESOPMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 69 R59.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENT LIABILITIES - Off-Balance Sheet Financing (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 COMMITMENTS AND CONTINGENT LIABILITIES Â Â Fixed Rate $ 34,138 $ 30,007 Variable Rate 273,014 295,875 Total 307,152 325,882 Commitments to extend credit Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Fixed Rate 34,138 30,007 Variable Rate 251,623 273,932 Total 285,761 303,939 Standby letters of credit Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Variable Rate 21,391 21,943 Total $ 21,391 $ 21,943 X - DefinitionThe face amount of financial liabilities which bears fixed interest rate, which are not recognized in the financial statements (off-balance sheet) because they fail to meet some other criterion for recognition. + ReferencesNo definition available. + Details Name: pbfs_FairValueDisclosureOffBalanceSheetRisksFaceAmountLiabilityBearingFixedInterestRate Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe face amount of financial liabilities which bears variable interest rate, which are not recognized in the financial statements (off-balance sheet) because they fail to meet some other criterion for recognition. + ReferencesNo definition available. + Details Name: pbfs_FairValueDisclosureOffBalanceSheetRisksFaceAmountLiabilityBearingVariableInterestRate Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe face amount of financial liabilities, which are not recognized in the financial statements (off-balance sheet) because they fail to meet some other criterion for recognition. + ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosureOffbalanceSheetRisksFaceAmountLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_FairValueOffBalanceSheetRisksDisclosureInformationLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CommitmentsToExtendCreditMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_StandbyLettersOfCreditMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 70 R60.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENT LIABILITIES - Additional information (Details) - USD ($) 3 Months Ended Sep. 30, 2024 Jun. 30, 2024 COMMITMENTS AND CONTINGENT LIABILITIES Â Â Adjustable rate residential mortgage loans amount $ 302,700,000 Â Adjustable rate mortgage loans had conversion options 432,000 Â Loans held for sale 0 $ 0 Loan commitments with borrowers with rate lock agreements which are intended to be held for sale 0 0 Amount of commitments to sell loans to unrelated investors $ 0 $ 0 Minimum Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Adjustable rate mortgages annual rate increase 2.00% Â Adjustable rate mortgages lifetime rate increase 5.00% Â Maximum Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Adjustable rate mortgages annual rate increase 5.00% Â Adjustable rate mortgages lifetime rate increase 6.00% Â X - DefinitionThe amount of adjustable rate mortgage loans had conversion options. + ReferencesNo definition available. + Details Name: pbfs_AdjustableRateMortgageLoansConversionOptions Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe percentage of adjustable rate mortgages annual rate increase cap. + ReferencesNo definition available. + Details Name: pbfs_AdjustableRateMortgagesAnnualRateIncrease Namespace Prefix: pbfs_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionThe percentage of adjustable rate mortgages lifetime rate increase. + ReferencesNo definition available. + Details Name: pbfs_AdjustableRateMortgagesLifetimeRateIncrease Namespace Prefix: pbfs_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionThe amount of adjustable rate mortgages annual rate increase cap. + ReferencesNo definition available. + Details Name: pbfs_AdjustableRateResidentialMortgageLoansInterestRateCapsAmount Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe amount of commitments to sell loans to unrelated investors. + ReferencesNo definition available. + Details Name: pbfs_CommitmentsToSellLoansToUnrelatedInvestors Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe amount of loan commitment with borrowers with rate lock agreements which are intended to be held for sale. + ReferencesNo definition available. + Details Name: pbfs_LoanCommitmentsWithRateLockAgreementsHeldForSale Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, before valuation allowance, of financing receivable classified as held-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481990/310-10-45-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 948 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481852/948-310-45-1 + Details Name: us-gaap_LoansReceivableHeldForSaleAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_OtherCommitmentsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MaximumMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 71 R61.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENT LIABILITIES - Legal Proceeding and Other Contingent Liabilities (Details) - USD ($) 3 Months Ended Nov. 15, 2023 Apr. 26, 2023 Apr. 13, 2023 Feb. 16, 2023 Dec. 01, 2020 Aug. 31, 2020 Feb. 04, 2020 Aug. 30, 2019 Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2020 Mar. 31, 2020 Sep. 30, 2019 Jun. 30, 2019 May 14, 2021 Apr. 30, 2020 COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Litigation-related expense Â Â Â Â Â Â Â Â $ 0 $ 0 Â Â Â Â Â Â Deposit activity, the Bank's potential exposure for fraudulent activity Â Â Â Â Â Â Â Â Â Â Â Â $ 18,500,000 Â Â Â Amount set off Â Â Â Â Â Â Â Â Â Â Â Â 16,000,000.0 Â Â Â Another bank returning/ calling back Â Â Â Â Â Â Â $ 15,600,000 Â Â Â Â Â Â Â Â Non-interest expense associated with potentially fraudulent activity Â Â Â Â Â Â Â Â Â Â Â Â 2,500,000 Â Â Â Additional charges on non interest expense Â Â Â Â Â Â Â Â 0 Â Â Â Â Â Â Lending activity, the Bank's potential exposure for fraudulent activity Â Â Â Â Â Â Â Â Â Â Â Â 15,800,000 Â Â Â Amount of commercial loan relationships with a customer for which the Bank is the originating lender and which there is potentially fraudulent activity Â Â Â Â Â Â Â Â Â Â Â Â $ 35,800,000 Â Â Â Provision for loan losses related to charge-off the entire principal balance owed to the Bank related to the customer's commercial loan relationship as it relates to the potentially fraudulent activity Â Â Â Â Â Â Â Â Â Â Â Â $ 15,800,000 Â Â Partial recovery recognized related to the charge-off of the Mann Entities commercial loan relationships Â Â Â Â Â Â Â Â Â Â $ 34,000 $ 1,700,000 Â Â Â Â Additional charge on provision for loan losses Â Â Â Â Â Â Â Â 0 Â Â Â Â Â Â Additional Recoveries on Charge off of Loans Â Â Â Â Â Â Â Â 0 Â Â Â Â Â Â Insurance recoveries related to partial reimbursement of defense costs Â Â Â Â Â Â Â Â 0 $ 576,000 Â Â Â Â Â Â Complaint, damages sought by plaintiff Â $ 39,000,000.0 Â Â Â Â Â Â Â Â Â Â Â Â Â Â Bank's Interest in cash and securities forfeited by Michael Mann, in which Bank filed petition to adjudicate the validity of the security interest in the forfeited property Â Â Â Â Â Â Â Â Â Â Â Â Â Â $ 14,900,000 Â Southwestern third amended complaint Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Complaint, minimum damages sought by defendant Â $ 13,000,000.0 Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Natpay amended complaint Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Complaint, compensatory damages sought, minimum, by plaintiff Â Â $ 3,800,000 Â Â Â Â Â Â Â Â Â Â Â Â Â Cachet financial services amended complaint Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Complaint, damages sought by plaintiff Â Â Â $ 25,600,000 Â Â Â Â Â Â Â Â Â Â Â Â Alleged amount stolen per Cachet complaint Â Â Â 26,400,000 Â Â Â Â Â Â Â Â Â Â Â Â Portion of alleged stolen funds Bank is holding per assertion made by Cachet Â Â Â 8,500,000 Â Â Â Â Â Â Â Â Â Â Â Â Assertion made by a third party of the amount of actual damages Â Â Â $ 8,500,000 Â Â Â Â Â Â Â Â Â Â Â Â Berkshire bank complaint Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Complaint, damages sought by plaintiff Â Â Â Â Â Â $ 15,600,000 Â Â Â Â Â Â Â Â Â Chemung canal trust company complaint Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Complaint, damages sought by plaintiff Â Â Â Â Â Â $ 4,200,000 Â Â Â Â Â Â Â Â Â DOJ complaint Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Value of funds in a third party account, claimed to be wrongfully seized by the Company and Bank to apply towards debts allegedly owed to the Bank Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â $ 7,300,000 AXH complaint Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Complaint, damages sought by plaintiff Â Â Â Â Â $ 336,000 Â Â Â Â Â Â Â Â Â Â TBC complaint Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Payment made to plaintiff pursuant to settlement agreement $ 5,950,000 Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Minimum Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Loss contingency, estimate of possible loss Â Â Â Â Â Â Â Â 0 Â Â Â Â Â Â Â Minimum | Natpay amended complaint Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Complaint, damages sought by plaintiff Â Â $ 11,400,000 Â Â Â Â Â Â Â Â Â Â Â Â Â Minimum | TBC complaint Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Complaint, damages sought by plaintiff Â Â Â Â $ 34,100,000 Â Â Â Â Â Â Â Â Â Â Â Â Maximum Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â COMMITMENTS AND CONTINGENT LIABILITIES Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Loss contingency, estimate of possible loss Â Â Â Â Â Â Â Â $ 54,400,000 Â Â Â Â Â Â Â X - DefinitionAmount of additional charge on provision for loan losses. + ReferencesNo definition available. + Details Name: pbfs_AdditionalChargeOnProvisionForLoanLosses Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionRepresents amount of additional charge on non interest expense. + ReferencesNo definition available. + Details Name: pbfs_AdditionalChargesOnNonInterestExpense Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of additional recoveries on charge off loans. + ReferencesNo definition available. + Details Name: pbfs_AdditionalRecoveriesOnChargeOffOfLoans Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe assertion made by a third party of the amount of actual damages. + ReferencesNo definition available. + Details Name: pbfs_AssertionByThirdPartyActualDamages Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe value of funds the Bank is holding per the assertion made by a third party in bankruptcy court proceedings. + ReferencesNo definition available. + Details Name: pbfs_AssertionMadeByThirdPartyValueOfFundsHeld Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe amount of the Bank's interest in cash and securities forfeited by Michael Mann in which the Bank filed a petition that alleges it has a valid security interest in the forfeited property. + ReferencesNo definition available. + Details Name: pbfs_BankSInterestInCashAndSecuritiesInWhichPetitionWasFiledToAdjudicateValidity Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe total alleged amount stolen per the complaint filed by third party. + ReferencesNo definition available. + Details Name: pbfs_ComplaintByThirdPartyTotalAmountStolen Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of litigation related expense, excluding legal fees and expenses. + ReferencesNo definition available. + Details Name: pbfs_LitigationRelatedExpense Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe value of funds in a third party account, claimed to be wrongfully seized by the Company and Bank to apply towards debts allegedly owed to the Bank. + ReferencesNo definition available. + Details Name: pbfs_LossContingencyClaimWrongfullySeizedAssetAmount Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe minimum value (monetary amount) of the compensatory damages the plaintiff seeks in the legal matter. + ReferencesNo definition available. + Details Name: pbfs_LossContingencyCompensatoryDamagesSoughtValue Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe minimum value (monetary amount) of the damages the defendant seeks in the legal matter. + ReferencesNo definition available. + Details Name: pbfs_LossContingencyDamagesSoughtByDefendant Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionWith respect to the deposit activity, the Bank's potential exposure for fraudulent activity. + ReferencesNo definition available. + Details Name: pbfs_PotentialExposureForFraudulentActivityDepositActivity Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionWith respect to the lending activity, the Bank's potential exposure for fraudulent activity. + ReferencesNo definition available. + Details Name: pbfs_PotentialExposureForFraudulentActivityLendingActivity Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe partial recovery recognized related to the charge-off of the Mann Entities commercial loan relationships. + ReferencesNo definition available. + Details Name: pbfs_PotentialFraudulentActivityPartialRecoveryRelatedToChargeOffOfCommercialLoanRelationships Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe provision for loan losses related to charge-off the entire principal balance owed to the Bank related to the customer's commercial loan relationship as it relates to the potentially fraudulent activity. + ReferencesNo definition available. + Details Name: pbfs_PotentialFraudulentActivityProvisionForLoanLosses Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of set off of fraudulent activity of deposit accounts with other accounts. + ReferencesNo definition available. + Details Name: pbfs_PotentialFraudulentActivityWithDepositAccountSetOff Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of set off of fraudulent activity of deposit accounts with other accounts primarily covers another bank returning and calling back and partially covers overdrafts or negative accounts. + ReferencesNo definition available. + Details Name: pbfs_PotentialFraudulentActivityWithDepositAccountSetOffOverdraftsNegativeAccounts Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of commercial loan relationships with a customer for which the Bank is the originating lender and which there is potentially fraudulent activity. + ReferencesNo definition available. + Details Name: pbfs_PotentialFraudulentActivityWithEstablishedBusinessCustomerAmountOfCommercialLoanRelationshipsOriginatingLender Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe non-interest expense expected to be recognized related to the potentially fraudulent activity, which is based on the difference between the net negative balance and the setoff amount. + ReferencesNo definition available. + Details Name: pbfs_PotentiallyFraudulentActivityDepositActivityNonInterestExpense Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe

amount recovered from insurance. These recoveries reduce costs and losses that are reported as a separate line item under operating expenses. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03.3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_InsuranceRecoveries Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 460 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482425/460-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-4Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-4Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-9Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-9 + Details Name: us-gaap_LossContingenciesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of damages paid to the plaintiff in the legal matter. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-4Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-9 + Details Name: us-gaap_LossContingencyDamagesPaidValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe value (monetary amount) of the award the plaintiff seeks in the legal matter. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-4Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-9 + Details Name: us-gaap_LossContingencyDamagesSoughtValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionReflects the estimated amount of loss from the specified contingency as of the balance sheet date. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 460 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482425/460-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-4Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 450 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483076/450-20-50-9Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 460 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482425/460-10-50-2 + Details Name: us-gaap_LossContingencyEstimateOfPossibleLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: srt_LitigationCaseAxis=pbfs_SouthwesternThirdAmendedComplaintMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_LitigationCaseAxis=pbfs_NatpayAmendedComplaintMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_LitigationCaseAxis=pbfs_CachetFinancialServicesAmendedComplaintMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_LitigationCaseAxis=pbfs_BerkshireBankComplaintMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_LitigationCaseAxis=pbfs_ChemungCanalTrustCompanyComplaintMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_LitigationCaseAxis=pbfs_UnitedStatesCivilComplaintMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_LitigationCaseAxis=pbfs_XHAirCoolersLLCComplaintMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_LitigationCaseAxis=pbfs_TBCComplaintMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MaximumMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 72 R62.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE - Recurring Basis (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 FAIR VALUE Â Â Securities available for sale $ 262,533 $ 257,409 Derivative Asset, Statement of Financial Position [Extensible Enumeration] Other Assets Other Assets Derivative Liability, Statement of Financial Position [Extensible Enumeration] Other Liabilities Other Liabilities Mortgage-backed security, issued by US Government agency securities Â Â FAIR VALUE Â Â Securities available for sale $ 9,801 Â Collateralized mortgage obligations, issued by US Government agency securities Â Â FAIR VALUE Â Â Securities available for sale 4,915 Â Collateralized mortgage obligations issued by US Government sponsored enterprises. Â Â FAIR VALUE Â Â Securities available for sale 15,284 Â Municipal obligations Â Â FAIR VALUE Â Â Securities available for sale 15,773 $ 13,416 Other debt securities Â Â FAIR VALUE Â Â Securities available for sale Â 444 Level 1 Â Â FAIR VALUE Â Â Securities available for sale 216,760 243,549 Level 2 Â Â FAIR VALUE Â Â Securities available for sale 45,773 13,860 Derivative assets 9,745 16,781 Derivative liabilities 9,745 16,781 Recurring basis Â Â FAIR VALUE Â Â Securities available for sale 262,533 257,409 Derivative assets 9,745 16,781 Total assets 272,278 274,190 Derivative liabilities 9,745 16,781 Total liabilities 9,745 16,781 Recurring basis | U.S. Government and agency obligations Â Â FAIR VALUE Â Â Securities available for sale 216,760 243,549 Recurring basis | Mortgage-backed security, issued by US Government agency securities Â Â FAIR VALUE Â Â Securities available for sale 9,801 Â Recurring basis | Collateralized mortgage obligations, issued by US Government agency securities Â Â FAIR VALUE Â Â Securities available for sale 4,915 Â Recurring basis | Collateralized mortgage obligations issued by US Government sponsored enterprises. Â Â FAIR VALUE Â Â Securities available for sale 15,284 Â Recurring basis | Municipal obligations Â Â FAIR VALUE Â Â Securities available for sale 15,773 13,416 Recurring basis | Other debt securities Â Â FAIR VALUE Â Â Securities available for sale Â 444 Recurring basis | Level 1 Â Â FAIR VALUE Â Â Securities available for sale 216,760 243,549 Total assets 216,760 243,549 Recurring basis | Level 1 | U.S. Government and agency obligations Â Â FAIR VALUE Â Â Securities available for sale 216,760 243,549 Recurring basis | Level 2 Â Â FAIR VALUE Â Â Securities available for sale 45,773 13,860 Derivative assets 9,745 16,781 Total assets 55,518 30,641 Derivative liabilities 9,745 16,781 Total liabilities 9,745 16,781 Recurring basis | Level 2 | Mortgage-backed security, issued by US Government agency securities Â Â FAIR VALUE Â Â Securities available for sale 9,801 Â Recurring basis | Level 2 | Collateralized mortgage obligations, issued by US Government agency securities Â Â FAIR VALUE Â Â Securities available for sale 4,915 Â Recurring basis | Level 2 | Collateralized mortgage obligations issued by US Government sponsored enterprises. Â Â FAIR VALUE Â Â Securities available for sale 15,284 Â Recurring basis | Level 2 | Municipal obligations Â Â FAIR VALUE Â Â Securities available for sale $ 15,773 13,416 Recurring basis | Level 2 | Other debt securities Â Â FAIR VALUE Â Â Securities available for sale Â $ 444 X - DefinitionFair value portion of probable future economic benefits obtained or controlled by an entity as a result of past transactions or events. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 820 -SubTopic 10 -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_AssetsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionIndicates line item in statement of financial position that includes derivative asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-4A + Details Name: us-gaap_DerivativeAssetStatementOfFinancialPositionExtensibleEnumeration Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: instant X - DefinitionFair value, after the effects of master netting arrangements, of a financial asset or other contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes assets not subject to a master netting arrangement and not elected to be offset. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-12Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 55 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480493/946-210-55-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(3)(c)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)(Footnote 7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5CReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(3)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SX 210.12-13(Column A)(Footnote 3)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5CReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5A -Subparagraph (SX 210.12-13A(Column E)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5AReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5BReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5BReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483466/210-20-50-3Reference 22: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-22Reference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-10Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-10 + Details Name: us-gaap_DerivativeAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value, after the effects of master netting arrangements, of a financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes liabilities not subject to a master netting arrangement and not elected to be offset. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(9)(e)) -Publisher

FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)(Footnote 7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5CReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(9)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(9)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SX 210.12-13(Column G)(Footnote 8)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5CReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SX 210.12-13(Column G)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5A -Subparagraph (SX 210.12-13A(Column E)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5AReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5BReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5BReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483466/210-20-50-3Reference 22: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-22Reference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-10Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-10 + Details Name: us-gaap_DerivativeLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionIndicates line item in statement of financial position that includes derivative liability. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-4A + Details Name: us-gaap_DerivativeLiabilityStatementOfFinancialPositionExtensibleEnumeration Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-3 + Details Name: us-gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionFair value of financial obligations, including, but not limited to, debt instruments, derivative liabilities, federal funds purchased and sold under agreements to repurchase, securities loaned or sold under agreements to repurchase, financial instruments sold not yet purchased, guarantees, line of credit, loans and notes payable, servicing liability, and trading liabilities. + ReferencesNo definition available. + Details Name: us-gaap_FinancialLiabilitiesFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_FinancialInstrumentAxis=pbfs_MortgageBackedSecurityIssuedByUsGovernmentAgencySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=pbfs_CollateralizedMortgageObligationsIssuedByUsGovernmentAgencySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MunicipalBondsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_OtherDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel1Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByMeasurementFrequencyAxis=us-gaap_FairValueMeasurementsRecurringMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USGovernmentAgenciesDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 73 R63.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE - Non-Recurring Basis (Details) - USD ($) Sep. 30, 2024 Jun. 30, 2024 FAIR VALUE Â Â Impaired loans, Commercial Â $ 539,000 Other real estate owned Â 153,000 Individually evaluated loans, carrying amount $ 1,597,000 5,478,000 Individually evaluated loans, allowance Â 134,000 Non-recurring basis Â Â FAIR VALUE Â Â Impaired loans, Commercial Â 539,000 Other real estate owned Â 153,000 Individually evaluated loans, credit losses 0 Â Non-recurring basis | Level 3 Â Â FAIR VALUE Â Â Impaired loans, Commercial Â 539,000 Other real estate owned $ 0 153,000 Individually evaluated loans, carrying amount Â 673,000 Individually evaluated loans, allowance Â 134,000 Individually evaluated loans Â $ 539,000 X - DefinitionAmount of valuation allowance for financing receivables that are expected to be uncollectible that were individually evaluated for impairment. + ReferencesNo definition available. + Details Name: pbfs_FinancingReceivableAllowanceForCreditLossIndividuallyEvaluatedForImpairment Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe balance of financing receivables that were individually evaluated for impairment, less allowance. + ReferencesNo definition available. + Details Name: pbfs_FinancingReceivableIndividuallyEvaluatedForImpairmentNet Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe balance of financing receivables that were individually evaluated for impairment. + ReferencesNo definition available. + Details Name: pbfs_FinancingReceivablesIndividuallyEvaluatedForImpairment Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe fair value of impaired loans related to commercial loans. + ReferencesNo definition available. + Details Name: pbfs_ImpairedLoansCommercial Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe fair value of other real estate owned. + ReferencesNo definition available. + Details Name: pbfs_OtherRealEstateOwnedFairValueDisclosure Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-3 + Details Name: us-gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe balance of financing receivables that were individually evaluated for impairment. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11C -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11CReference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SAB Topic 6.L(5)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480418/310-10-S99-4 + Details Name: us-gaap_FinancingReceivableIndividuallyEvaluatedForImpairment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FairValueByMeasurementFrequencyAxis=us-gaap_FairValueMeasurementsNonrecurringMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel3Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 74 R64.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE - Non-Recurring Basis - Other (Details) $ in Thousands 12 Months Ended Jun. 30, 2024 USD ($) Fair Value Â Impaired loans, Commercial $ 539 Impaired Loans, Commercial, Valuation Technique [Extensible Enumeration] pbfs:ValuationTechniqueAppraisalOfCollateralMember Impaired Loans, Commercial, Measurement Input [Extensible Enumeration] pbfs:MeasurementInputLiquidationExpenseMember Other real estate owned $ 153 Other Real Estate Owned, Valuation Technique [Extensible Enumeration] pbfs:ValuationTechniqueAppraisalOfCollateralMember Other Real Estate Owned, Measurement Input [Extensible Enumeration] pbfs:MeasurementInputLiquidationExpenseMember Weighted average Â Fair Value Â Impaired commercial loan measurement inputs 0.110 Other real estate owned measurement input 0.100 X - DefinitionValue of input used to measure impaired loans commercial. + ReferencesNo definition available. + Details Name: pbfs_ImpairedCommercialLoansMeasurementInput Namespace Prefix: pbfs_ Data Type: xbrli:decimalItemType Balance Type: na Period Type: instant X - DefinitionThe fair value of impaired loans related to commercial loans. + ReferencesNo definition available. + Details Name: pbfs_ImpairedLoansCommercial Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionIndicates measurement input for impaired loans, commercial. + ReferencesNo definition available. + Details Name: pbfs_ImpairedLoansCommercialMeasurementInputExtensibleEnumeration Namespace Prefix: pbfs_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: duration X - DefinitionIndicates valuation technique for impaired loans, commercial. + ReferencesNo definition available. + Details Name: pbfs_ImpairedLoansCommercialValuationTechniqueExtensibleEnumeration Namespace Prefix: pbfs_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: duration X - DefinitionThe fair value of other real estate owned. + ReferencesNo definition available. + Details Name: pbfs_OtherRealEstateOwnedFairValueDisclosure Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisValuationTechniquesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionValue of input used to measure real estate owned by financial institution by financial institution which is not directly related to its business. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_OtherRealEstateOwnedMeasurementInput Namespace Prefix: us-gaap_ Data Type: xbrli:decimalItemType Balance Type: na Period Type: instant X - DefinitionIndicates measurement input for real estate owned by financial institution which is not directly related to its business. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_OtherRealEstateOwnedMeasurementInputExtensibleList Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: instant X - DefinitionIndicates valuation technique for measuring real estate owned by financial institution which is not directly related to its business. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_OtherRealEstateOwnedValuationTechniqueExtensibleList Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: instant X - Details Name: srt_RangeAxis=srt_WeightedAverageMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 75 R65.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE - Carrying and Fair Values (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 Financial assets Â Â Cash and cash equivalents $ 224,974 $ 165,190 Securities available for sale 262,533 257,409 Securities held to maturity 22,863 22,437 FHLBNY and FRBNY stock 3,646 3,546 Net loans receivable 1,399,725 1,344,069 Accrued interest receivable $ 7,667 $ 7,559 Derivative Asset, Statement of Financial Position [Extensible Enumeration] Other Assets Other Assets Financial liabilities Â Â Derivative Liability, Statement of Financial Position [Extensible Enumeration] Other Liabilities Other Liabilities Level 1 Â Â Financial assets Â Â Cash and cash equivalents $ 224,974 $ 165,190 Securities available for sale 216,760 243,549 Level 2 Â Â Financial assets Â Â Securities available for sale 45,773 13,860 Securities held to maturity 22,863 22,437 FHLBNY and FRBNY stock 3,646 3,546 Accrued interest receivable 7,667 7,559 Derivative assets 9,745 16,781 Financial liabilities Â Â Savings, money market, and demand accounts 1,518,927 1,383,222 Time deposits 155,409 165,420 Mortgagors' escrow deposits 3,854 9,701 Accrued interest payable 116 137 Derivative liabilities 9,745 16,781 Level 3 Â Â Financial assets Â Â Net loans receivable 1,385,112 1,293,472 Carrying amount Â Â Financial assets Â Â Cash and cash equivalents 224,974 165,190 Securities available for sale 262,533 257,409 Securities held to maturity 24,589 25,090 FHLBNY and FRBNY stock 3,646 3,546 Net loans receivable 1,399,725 1,344,069 Accrued interest receivable 7,667 7,559 Derivative assets 9,745 16,781 Financial liabilities Â Â Savings, money market, and demand accounts 1,518,927 1,383,222 Time deposits 156,353 167,030 Mortgagors' escrow deposits 3,854 9,701 Accrued interest payable 116 137 Derivative liabilities 9,745 16,781 Fair value Â Â Financial assets Â Â Cash and cash equivalents 224,974 165,190 Securities available for sale 262,533 257,409 Securities held to maturity 22,863 22,437 FHLBNY and FRBNY stock 3,646 3,546 Net loans receivable 1,385,112 1,293,472 Accrued interest receivable 7,667 7,559 Derivative assets 9,745 16,781 Financial liabilities Â Â Savings, money market, and demand accounts 1,518,927 1,383,222 Time deposits 155,409 165,420 Mortgagors' escrow deposits 3,854 9,701 Accrued interest payable 116 137 Derivative liabilities $ 9,745 $ 16,781 X - DefinitionFair value portion of deposit liabilities held by the entity that included savings, money market and demand deposits. + ReferencesNo definition available. + Details Name: pbfs_DepositsSavingsMoneyMarketAndDemandAccountsFairValueDisclosure Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe fair value of mortgagors' escrow deposit as of balance sheet date. + ReferencesNo definition available. + Details Name: pbfs_MortgagorsEscrowDepositsFairValueDisclosure Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionFair value portion of deposit liabilities held by the entity that included time deposits. + ReferencesNo definition available. + Details Name: pbfs_TimeDepositsFairValueDisclosure Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe sum of cash and cash equivalents plus Federal Funds Sold. Cash and cash equivalents consist of short term, highly liquid investments that are readily convertible to known amounts of cash and are so near their maturity that they present negligible risk of changes in value due to changes in interest rates -- usually with an original maturity less than 90 days. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.1,2,3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_CashCashEquivalentsAndFederalFundsSold Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionIndicates

line item in statement of financial position that includes derivative asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-4A + Details Name: us-gaap_DerivativeAssetStatementOfFinancialPositionExtensibleEnumeration Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: instant X - DefinitionFair value, after the effects of master netting arrangements, of a financial asset or other contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes assets not subject to a master netting arrangement and not elected to be offset. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-12Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 55 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480493/946-210-55-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(3)(c)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)(Footnote 7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5CReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(3)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SX 210.12-13(Column A)(Footnote 3)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5CReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5A -Subparagraph (SX 210.12-13A(Column E)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5AReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5BReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5BReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483466/210-20-50-3Reference 22: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-22Reference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-10Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-10 + Details Name: us-gaap_DerivativeAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value, after the effects of master netting arrangements, of a financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes liabilities not subject to a master netting arrangement and not elected to be offset. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480524/946-210-50-6Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(9)(e)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)(Footnote 7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5CReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(9)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(9)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SX 210.12-13(Column G)(Footnote 8)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5CReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SX 210.12-13(Column G)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5A -Subparagraph (SX 210.12-13A(Column E)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5AReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5BReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E) (Footnote 4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-5BReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483466/210-20-50-3Reference 22: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-22Reference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483444/210-20-55-10Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-10 + Details Name: us-gaap_DerivativeLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionIndicates line item in statement of financial position that includes derivative liability. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480434/815-10-50-4A + Details Name: us-gaap_DerivativeLiabilityStatementOfFinancialPositionExtensibleEnumeration Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: instant X - DefinitionAmount of Federal Home Loan Bank (FHLB) and Federal Reserve Bank stock. + ReferencesNo definition available. + Details Name: us-gaap_FederalHomeLoanBankStockAndFederalReserveBankStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_FinancialInstrumentsFinancialAssetsBalanceSheetGroupingsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_FinancialInstrumentsFinancialLiabilitiesBalanceSheetGroupingsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost excluding accrued interest, after allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-5 + Details Name: us-gaap_HeldToMaturitySecuritiesFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of interest payable on debt, including, but not limited to, trade payables. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(15)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.15(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_InterestPayableCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCarrying amount as of the balance sheet date of interest earned but not received. Also called accrued interest or accrued interest receivable. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480833/946-310-45-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(3)(a)(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_InterestReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel1Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel3Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByMeasurementBasisAxis=us-gaap_CarryingReportedAmountFairValueDisclosureMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByMeasurementBasisAxis=us-gaap_EstimateOfFairValueFairValueDisclosureMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 76 R66.htm IDEA: XBRL DOCUMENT v3.24.3 REVENUE RECOGNITION (Details) - USD ($) $ in Thousands 3 Months Ended Sep. 30, 2024 Sep. 30, 2023 Non-interest Income Â Â Noninterest income in scope $ 3,820 $ 3,479 Noninterest income out of scope 298 95 Total noninterest income 4,118 3,574 Insurance services Â Â Non-interest Income Â Â Noninterest income in scope 472 595 Wealth management services Â Â Non-interest Income Â Â Noninterest income in scope 1,699 1,386 Service charges on deposit accounts Â Â Non-interest Income Â Â Noninterest income in scope 646 627 Card services income Â Â Non-interest Income Â Â Noninterest income in scope 716 748 Other Â Â Non-interest Income Â Â Noninterest income in scope $ 287 $ 123 X - DefinitionNet amount, excluding interest income, of revenue not accounted for under Topic 606. + ReferencesNo definition available. + Details Name: pbfs_RevenueNotFromContractWithCustomerExcludingInterestIncomeNet Namespace Prefix: pbfs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe total amount of noninterest income which may be derived from: (1) fees and commissions; (2) premiums earned; (3) insurance policy charges; (4) the sale or disposal of assets; and (5) other sources not otherwise specified. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.13) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NoninterestIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NoninterestIncomeAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, excluding tax collected from customer, of revenue from satisfaction of performance obligation by transferring promised good or service to customer. Tax collected from customer is tax assessed by governmental authority that is both imposed on and concurrent with specific revenue-producing transaction, including, but not limited to, sales,

use, value added and excise. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 924 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 11.L) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479941/924-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-5Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-42Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-40Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 41 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-41Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-4 + Details Name: us-gaap_RevenueFromContractWithCustomerExcludingAssessedTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - Details Name: srt_ProductOrServiceAxis=pbfs_InsuranceRevenuesFeeMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=pbfs_WealthManagementServicesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=us-gaap_DepositAccountMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=us-gaap_CreditAndDebitCardMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=us-gaap_ServiceOtherMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 77 R67.htm IDEA: XBRL DOCUMENT v3.24.3 EARNINGS PER SHARE (Details) - USD ($) $ / shares in Units, $ in Thousands 3 Months Ended Sep. 30, 2024 Sep. 30, 2023 EARNINGS PER SHARE Â Â Net income applicable to common stock $ 6,308 $ 3,419 Average number of common shares outstanding 25,813,787 25,977,679 Less: Average unallocated ESOP shares 731,923 782,838 Weighted-average number of common shares outstanding - basic 25,081,864 25,194,841 Add: Effect of dilutive stock options and restricted stock 68,786 Â Weighted-average number of common shares outstanding - diluted 25,150,650 25,194,841 Net earnings per common share: Â Â Basic (in dollars per share) $ 0.25 $ 0.14 Diluted (in dollars per share) $ 0.25 $ 0.14 Anti-dilutive shares 830,000 0 X - DefinitionSecurities (including those issuable pursuant to contingent stock agreements) that could potentially dilute basic earnings per share (EPS) or earnings per unit (EPU) in the future that were not included in the computation of diluted EPS or EPU because to do so would increase EPS or EPU amounts or decrease loss per share or unit amounts for the period presented. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1 + Details Name: us-gaap_AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareAmount Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482635/260-10-55-15Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-7Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-10Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 16: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482635/260-10-55-52Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareBasic Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period available to each share of common stock or common unit outstanding during the reporting period and to each share or unit that would have been outstanding assuming the issuance of common shares or units for all dilutive potential common shares or units outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482635/260-10-55-15Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-7Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 15: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482635/260-10-55-52Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareDiluted Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareReconciliationAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAdditional shares included in the calculation of diluted EPS as a result of the potentially dilutive effect of share based payment arrangements using the treasury stock method. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480454/718-10-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-22Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 23 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-23Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28A -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-28A + Details Name: us-gaap_IncrementalCommonSharesAttributableToShareBasedPaymentArrangements Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 13: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-7Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 23:

http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 32: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 34: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 35: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 37: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 38: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 599 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 39: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-16 + Details Name: us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of employee stock ownership plan (ESOP) shares that have not been committed to be released determined by relating the portion of time within a reporting period that these have been outstanding to the total time in that period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 40 -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480520/718-40-45-3 + Details Name: us-gaap_WeightedAverageNumberOfSharesEmployeeStockOwnershipPlanSharesNotCommittedToBeReleased Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThis element represents the weighted average total number of shares issued throughout the period including the first (beginning balance outstanding) and last (ending balance outstanding) of each period before considering any reductions (for instance, shares left in treasury) to arrive at the weighted average number of shares outstanding. Weighted average relates to the portion of time within a reporting period that common shares have been issued and outstanding to the total time in that period. Such concept is used in determining the weighted average number of shares outstanding for purposes of calculating earnings per share (basic). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 260 -SubTopic 10 -Section 45 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-13Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 260 -SubTopic 10 -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-10 + Details Name: us-gaap_WeightedAverageNumberOfSharesIssuedBasic Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of [basic] shares or units, after adjustment for contingently issuable shares or units and other shares or units not deemed outstanding, determined by relating the portion of time within a reporting period that common shares or units have been outstanding to the total time in that period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-10 + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingBasic Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration EXCEL 78 Financial_Report.xlsx IDEA: XBRL DOCUMENT begin 644 Financial_Report.xlsx M4$L#!!0 (%"!;%D'04UB@0 +$ 0 9&]C4')O<',O87!P+GAM M;$V./0L",1!$_\IQO;=!P4)B0-!2L+(/>QLOD&1+M]D)^OCG!CVX>;QA&WPIG M*N*1#BV&5(_C(I(/ !47BK9.7:=N')=HI6-Y #OGDK7A.YNJQ<&4GPZ4A!0W_J=0U[R;UEA_6\#MI7E!+ P04 M " !0@6GQ9OZ@&ANX K @ $0 &1O8U!R;W!S+V-O&ULS9+! M:L,P#(9?9?B>*';"&";U96.G%@8K;.QF9+4UBQ-C:R1]^R59FS*V!]C1TN]/ MGT U1HU=HN?414KL*=\,H6FSQK@61^:H 3(>*=A-MN7N9U"]]F MMBW2^"M[S:=(:W&9_+IZ>-P]":,J=5M(64BU4U++2LO[)\GUA]]5.'3.[_T_ M-KX(FAI^W87Y E!+P04 " !0@6Q9F5R<(Q & "<)P $P 'AL+W1H M96UE+W1H96UE,2YX;6SM6EMSVC@4?N^OT'AG]FT+QC:!MK03621A'^_ 1S80RY8-[9)-NIL\!"SI^\Y%1^?H.'GS[BYBZ(:(E/)X M8-DOV]:[MR_>X%#BVR]*+ M41B1%G\@M MNN01.+5)#3(3/PB=AIAJ4!P"I DQEJ&&^+3&K!'@$WVWO@C(WXV(]ZMOFCU7 MH5A)VH3X$$8:XIQSYG/1;/L'I4;1]E6\W*.76!4!EQC?-*HU+,76>)7 \:V< M/!T3$LV4"P9!AI@S M&L%&KQMUAVC2/'K^!?F<-0HACA*FNVB<5@$_9Y>PTG!Z(++9OVX?H;5,VPLCO='U!=*Y \FIS_I,C0' MHYI9";V$5FJ?JH,@H%\;D>/N5Z>HWEL:\4*Z">P'_T=HWPJOX@L Y M?RY]SZ7ON?0]H=*W-R-]9\'3BUO>1FY;Q/NN,=K7-'XH8U=RSTS0LS0[=R2^JVE+ZU)CA* M]+',<$X>RPP[9SR2';9WH!TU^_9==N0CI3!3ET.X&D*^ VVZG=PZ.)Z8D;D* MTU*0;\/YZ<5X&N(YV02Y?9A7;>?8T='[Y\%1L*/O/)8=QXCRHB'NH8:8S\-# MAWE[7YAGE<90-!1M;*PD+$:W8+C7\2P4X&1@+: '@Z]1 O)256 Q6\8#*Y"B M?$R,1>APYY=<7^/1DN/;IF6U;]\I=QEM(E(YPFF8$V>KRMYEL<%5'<]56_*P MOFH]M!5.S_Y9KF4Q9Z;RWRT,"2Q;B%D2XDU=[=7GFYRN>B)V^I=W MP6#R_7#)1P_E.^=?]%U#KG[VW>/Z;I,[2$R<><41 71% B.5' 86%S+D4.Z2 MD 83 >LX=SFWJXPD6L_UC6'ODRWSSEPVSK> U[F M$RQ#I'[!?8]*@!&K8KZSZT_Y)9P[M'OQ@2";_-;;I/;=X Q\U*M:I60K$3]+ M!WP?D@9CC%OT-%^/%&*MIK&MQMHQ#'F 6/,,H68XWX=%FAHSU8NL.8T*;T'5 M0.4_V]0-/8--!R1!5XQF;8VH^1."CS<_N\-L,+$CN'MB[\!4$L#!!0 (M %"!;%G'=NQ*W04 ,T? 8 >&PO=V]R:W-H965T&UL MM9EK<^(V%(;_BH9V.NU,B&V96[:$&2";-M/=+!O2=K;?A"W $]MR91G"O^^1 M#39)Y0/UE" @VWFM1Y*E5T?#K9 OZ9IS15ZC,$YO6VNED@^6E7IK'T6B0\ MACM+(2.FX%2NK#21G/EY4!1:U+9[5L2"N#4:YM=FIX&(B>3+V];8^3!U M71V0/_%'P+?IT3'1* LA7O3)@W_;LG6)>,@]I248_&WXE(>A5H)R_+T7;97O MU("QP?U^QP>8!8LY5,1_AGX:GW;&K2(SY>),,U_R;9X MMM-I$2]+E8CVP5"'"*(B+?_:ZKXBC ->N":#[/HNP*E[@[L/R&O.*DJ68]TQ MQ49#*;9$ZJ=!31_D=9-' TT0ZV:<*PEW XA3HSOA9=JBK#8)Q]C%:@=>8B+ M[J&KN4W2-9,\'5H*WJ9C+&^O/"F4:8VR2SZ+6*U34/6Y_S;>@E*61:6'HDXH M*CCGR35Q[2M";=HQE&>*AS^*S36Q!Z;P-\5QRYIS+A2^1G6?H=H?$/.?LG9/[-G2@9S33Z&U"@ M!!R@A=J/-$]\%:0*&!5Y9)&QG7&=&=0,YY),6.P)F5S!V.5=6GY_O3+RH4D/> MFY+WYAS>A[R40N9CZQ69*^B[1$@R%5FLY [^?6,EX.)F7#2F(:YC5Q.R?0[P M?1!R\IA%"RZ-"1XW#. 7QFK^3!AT\U6 9>8380 M7%QRX+8[M-^A7=?(BP8WY:45+SV'=^S[H)Y>'0[()WB.?(F-W?:$9*]+R3A< ML'A'YFOV I_QDV"^D1T5:LI>>20'M2' 8I_J,_ALG\76Z)!.R!7,1LY+V"&G M\D,.[FC>#X0)=9V#$NH0):[:"% M(S N,)O0G70RO70\]R/=K"PPH%G,!*2.,(=$+G4<1MYGD<9$#$+P2- MO)=P/[1R/_0L]S./6!B229;"[=3<:W&=NL0)'M84K_(\"S/\S'BW+ MWTQZ#Q>-L\@),5JS,,'#FC)6YL?%K[R.GQ-/)Y&+OM+Q: M[E6\QU:JWJ\V.C^S+0I2$G(EQ!J7_=AP)/%WG%QHD22;[\NA%(BR@_7G/E< MZ@?@_E((=3C1+RAW\$?_%!+ P04 " !0@6G0\II0@G4' !1'@ & M 'AL+W=OJ +NK'292P.GY?VLVI1*+IM! M>3;CE :S7*;%9'[<7+LIY\>Z-EE:J)N25'6>R_+IH\KTX\F$3;Y?^)+>KXV] M,)L?;^2]6BCS=7-3PMELYV69YJJH4EV04JU.)]?LPYD((I#&XG^1>JSVCHD-MY4[K;_;DR>:0?N'W_W_JD)'H*Y MDY4ZT]EOZ=*L3R;1A"S52M:9^:(??U';@'SK+]%9U?PGCUM;.B%)71F=;P<# M@CPMVE_YYS81>P.8-S* ;P?PUPX0VP&B";1%UH1U+HV<'Y?ZD936&KS9@R8W MS6B()BWL-"Y,"7=3&&?F9]=7B^M?+\]/;R_.R>(6?CY?7-TNR/4G K?.+V\O MKZ_(85W(>ID:M7Q'CLC7Q3DY/'A'#DA:D-NUKBM9+*OCF0$XUNDL3[Z8_MH M/O+HA=J\)X)."::?<0X:?N8?_MR[&AL\@";M,\%TF>.-/C/@[K2IET##:<1X^ MSNZS#]5&)NID ANI4N6#FLS__2\6T)^PH'Z0LV!A'D8T#H]G#_O!#*U$$(O.ZAE*;X?2'O/9I[C/7P#8V8"2X_-W^'PGOLO"*)@;OQE/1#,)[G!4$/,V+&O(#.A@!SIXW=0G]D#4:#^G0C 4^BRF.--PA#9U(%RJIR]2DJB+R0::9O,M@L6J@'@ \ M)=*0E4Q+ O!KA8$/A^ #[@O1 X8^.:%'8QQ\M ,?O1;\6F5+8C04:V,O/4U) M :RL5T1FP)VR2-JHDE)!9269AO)3V=L'G 4V2BB/1N5WJMP5N6;^#B :>QO* MG^KN''8Y:7WP:10(W,U/6S]\ZHEPX.H=EM,(V6Q^%/=2BECY=&PYQ+N,QJ^J M!E_::D@^PO:R(5Z!0O@=%$(3S'>C7W2NR*]:%D,S8-+D&Q9/$ M J^_*1$C M?\_H662,=MQ+G;%9I!6(H43!;H1ECG(H1^S,V^+5@Y M*N09PE"5W6H#'.6 -V093D'[T<$Z'!JR*/8]ZN$0 M><=(G#J;H/.ME/V]D%.-GMS(_2#O#V/M",U[B:U*UT<[:KN'4CY?26/1C^D M*U^$\4!8(G:>YPL^TG7PO?[436N7;T*+4!83H?#Z9($:4B_F8VNIXS;NYK9VMN3M!#HF*!:/(]H'B1CZ/N4^'P'9D1IWD]IG79I[>:_+ZC]$58D=[T2,D%KD M]QLCQ"H.QW0-[RB-NRFM+6]9*N_2K.DQ4(1#CA)LJ!$PLRCF8@1C1V7<367M MI+^$$2&K$.B*]BLQ9NC'412.2&_>\1IW\]J9SO/46 '3ZIE$%P;V%)SO@R=' MT#\I!$C:#7\YXZ>9Z(C31XY2_YB+4NUUAET4+ '+D#7F2=,!%N8?)%&9G:1FO[0A1_H8SHC!A:@_Z;%LPN M"D,QPIYB[)VW6XY\+>R+MT0:9:O]WNJ$)7.1;S+]!)5^T5RYAK:QK-;IAMQD MLB''DXO%]-@G6!FP+N$<;7G%4*,$@=<77HB5%WMCL#LE(]Q*IE4)U3/F4:,(Q"M0L50 M+2!V/[\,>4M.E$CWBAJFH+R:OC!X"L)WM8AAGA;-]O[WF<_MGZ6Y7U:5"13 M*QA)WX>0@K+]?MF>&+UI/@'>:6-TWARNE03@U@#NKS0HG.V)_:JX^XH_QM0 M2P,$% @ 4(%L690\F+]. P G0L !@ !X;"]W;W)K[3[R@IJN0JLEW4+RR2NOOS=Z?CP_0@Y+.* 33YDO!4S:Q8Z^S.ME48 M0T+5K<@@Q3=;(1.JL2MWMLHDT*AP2KCM.4Y@)Y2EUGQ:C*WD?"IRS5D**TE4 MGB14?GT'7!QFEFN]#'QBNUB; 7L^S>@.UJ _9RN)/;M6B5@"J6(B)1*V,^NM M>[=P/>-06/S-X* :;6)"1+BV73NHYGE&"+@$&HC0?&QAP5PI20X]]*U*KG M-([-]HOZAR)X#.:)*E@(_@^+=#RSQA:)8$MSKC^)PQ]0!30T>J'@JO@GA\K6 ML4B8*RV2RAD)$I:63_JE2D3#P?5?&-T;#4?,:UEOB6H9^>+QX?UH]_W2_?;MXOR7J#CX_O'S9K\OB!MX*OE_>;^\8%Y_YNEK[C8FIJ%_Y/$6LD8U,D8 M]GCMPESR30#16+@$=$"BU";H:\WA'+<#&@: L%MA802,"&$"Z6@LPK*F8)B M)K/+[.>>&TSM?3/6#IO_JVU:(?AU"/Z/AM!%Z7]/X(V#P1%GEY4_&'63#FO2 M82_I"GX%#OKKM0?-;"<6\<] M8C]AU$(/:O3@,G2:ZUA(]I\9,;B=%5%]#ALD0Z?X'1&?MFM!CVKHT6703*F\ M%WCT'<@Q:I]%"W)<0XXO@\0S66G<:5FZZR$=GR3MLVB13FK222_I0B0)'M __M6KN31GE6ZEV$S?]+MXS[%L(7YV^GJ]IY71\SG%7,E>0YXEV4GN-VX.YF+ZT?3>.V$4G< M==P"__XF+]0-F9BR@@\T:<>3Y[$]\S$QX]*/Q1+*0UYRM*\.!DLC5D=#8?% M;"DS41RJE#. 5T1I91>M"&#$YUNJ1Z-(:O)47U=Q4HX%-DI?+#.#4:?DU@G)F79S>75Z0Z1U>+N\OIN2FR_DYO;R^^G=%1B03^MB,'D[_^H*'W#\;U@YRUF/M;YK[+^^2K$GF! M,:R'A=6P,J5L)LP;;7?1=0QH&G.\:MI %6V2!$]E4SM8Z,8E$X=5C M@UUX\-@N.L0N"*->.$67.@$][)A#J30>9(O(&M5)&8 K* 64)^RA^*:C,I MLY0:(Q!V@%$6^5T"B)T7!+T$1EL"(R>!.V5$"CN\?]]CH$?=V?3Y:-Q%C1AZ M- A[84=;V-%^@2J?0\+/#BCCPS.#W+68CO>LAT[%^FBV508R7%GAD,V0L*S M:\?'@=^[$-2S^N,YP9TI#6-@[[^QT1LW[5!E7:"('6_;M8'N"""5]SU9O=@X* ME78GU8\PK%U#GX7]VYLR"Y8YP5Y#;B%VA^(C9=66AA%XQ$"%;$,HK'7C]6* M)G4JT^16JTU2E850E9*9EE!HD%05!9ZR&V^[2 XB;,LBAJ/ =AJ'76+'3*YM1,SAGJS>2<7O3FHT"K'I1RP#ZCO86'VD@3,77JO\%1DT&U*GS+XW'7Z4MS9G M*[O4K;MG(*QD+F6=\@H[RU25NI9VZIGXI4 MZ*1)NS);I>I92G(OO2WW:C9;KR#Y/M?(M(7^MRJ2+(L9$O=W(-HA1P_YC?97G&Y!= M.PB4<3]G\',K<&G\49JDY0 JTG-A'Z0I@]N5U890]I&?&$+S_O]41'2/Z@!CZW.N/.;[STMH3C2(D M-R"&KCZ6QWC^[2M?241[Z A6#'\'4-N4\=$VEEB[_1B0+YD5H05;03@/6 MK*RKH2_K>7_^H4WI1WEKT[>"R-]2HMD1CY!+Q&K%JD>@XJ\NA92^-NM+,0 MWB$+7B\79D7]GK6R>LC=>GB1I&LCX_? '>T%%[/JA6MUD;MU\6=UG =X!10= MT#'7.NBUJ8P4'V411[8K$#],\X#D;O BV@4^J^Y8)9T[$<^[>%CI9&[MI7$_/O'.(KD88,4$N,T7#G2#*3>E&=U!80T>OX0A@Z?K4MKXQ:E4=?-XK8U16 M72ZE@ *I-(#?YTJ9EYOR =NS\\G_4$L#!!0 (%"!;%F3!NV$F , .D+ M 8 >&PO=V]R:W-H965T&ULK59M=9J9Q,K'3^ZS VJ@%Y).$[?;7WPH(<0#3S$V^ !*[CYYG5UKM M9_ %3QD#*')(DTQ.C5BI[;EIRC"&E,HSOH4,_ZRY2*G"H=B80\W4L(VGB7NVB96>,(/)EFY@ M">IA>R=P9-8H$4LDXQG1,!Z:ES8YS/;T0Z%Q7<&>WGT3;241\Y_ZL%U-#4L MS0@2")6&H/C:P0R21",ACW\K4*->4SL>?S^A?RG$HYA'*F'&DW]8I.*I,3)(M!&N:)^J>[[")6B@\4*>R.))]I6M99 PEXJGE3,R2%E6ONFA"L21 ^)T.SB5 M@]-T\$XXN)6#6P@MF16RKJBBP43P/1':&M'T1Q&;PAO5L$RG<:D&Z9AIM*C;MJC[&GL4)[-Y_Z@E%-*E+:,%$W"]*(B-G3I&6L54_1ZVT7:P]>U]?A8? MZ(%7SZ??-/6TO,5B0YA$!:PUI7=VJ36)>@+5!\5+>XE77.F18+>Y'MH@3()^ MON9<[0^F0/L9B'X!4$L#!!0 (%"!;%D3@"LNI0@ ,HJ 8 >&PO M=V]R:W-H965T&ULM5IK]LZ$OTKA'>QVP)U+9&49&63 &G2MH ':)*A[]V(_,A)M:RM+OA*=Q_[Z'4J*:)TB=P\><,Y2.\'KJ M9[V44I''55[4)Z.E4NNCR:1.EG(EZH_E6A;PR[RL5D+!QVHQJ=>5%&G3:)5/MJ.>%DY7(BM'IGQ6BSD3*H_UK<5?)KTO:392A9U5A:DDO.3T9E_=!YXND$3\>],/M1;UT13 MN2O+G_K#57HR\C0BF=49-Y5:X(;+9*J*Q8M*LU4YFLC[!A:[OE>+=Z)Q_5:Y'(DQ%LMU5I6]W)T^H^_^:'W+XSS&W6V,P*\'P'NZOWT&A)/5B3E2F(TV[9ATU;GE_O3 MD'E3S_..)_?;#.PXQOUX.VX'7-"#"YS3 MM?Y>?

TKT3*ZK\CZ#A4KNGEX^E<%;3N4;=;8S6F$_6J%S*B\D=)IDHLVV14K$ MJJQ4]K_F"XQYVUVP/;LTMB<7"8O\P;F->K21$^VMGJM&6T#:2%))R%8D+^M: MUAC6R (QGD:>#=:.BP)O$.RT!SO=NTM$ B";L85_M4PV5;.F,+!3&VPPI398 M)(Y%PVCC'FWL1/MY=G-+8'. X?"A@T^;97,*NKC>5*!(T'75];J-AD8T9"0O"8=M#:1G=]YVBBDREBQ2SIPI+ ME.Y['LK)*+GOEO+G+:7Y?"!I5J]+N+07*=Q\E=6RD0CYUR9;:X']H%44)<_M M/8=0=T([E+KQ";Y36'>F4U-23WLRM+N_UZI^U]NN.@WG<=\HNN^6])UEVA,B MXEYDN;B#9:NULUF_"I]F+9I*"R=LJ_C8#[%\XT1TZ$?:S^"[;<%,E'32L6W!E'$*&UOR' M'-)LW(/OM=@_OK@IP.C #[Z&\;]] LOP'LT'6:$D#(_2=EOP]WH9HBQLYS#V ML=H!"71X(&HQ&OFG^^7_114CBMRV W[L^PAX))!R3H<)&*VQ_%4'%UEQ M#UOR!=4N?2.A[AC^#MFG1O:I6_9WS>E*]$X@/Y"U>-)VIVY,3B+RO-;.QRFA MZ&C9PLYXQ!'91"(A+!K.Q]28 .HV ;8%/Y",;0'8;FW<4;'CAC@86:=[JOU- ME2QU*C@,.5+]L\B/$%'$0BF+*1^>'"'/@U"W@0\NM663]BMLEN)1YJL^HNN@G ME)XMY!0U,$B@'SK*<6HTG[HU?VA^7@0?4_HHQL0'BPRB8? 5D1NV96^UU1E]O MD[C\\O73}7^:J;G\KJ][2S1LUQ4_)-&@06R83EB1OK9_H.%;?3T1@5Z1_%WE/O,^ +F]@6_9KY4KDM8G?C$V=+NT\"CV):S M0^,PGCH2GC$!/;^C@.>RN'EV]$.6A5B45? U/2!F)[M#) GTXP+'5AT1R%CI(M&+EG>^1>/+5/U9KG\GU&(S$E9Z!T$/^G+&BJC:O ! D/$/,+\I!O+H<\WC3/@ M;F?P73[[IW?DW*UTH=I0V: 8V: ^HCC=]_V4%K&,W"W9P!:[21J5FWRD&VY MW1\6H&Z-(V: (EX-C0L&UQXWCH&['0-:>V/9#T5OVP'?CYI'S18!.S2F0>R@ M8*P#WW]\L)VU&CIMI0D7VOC<@YTH\ 3 ;=L0Q-$4J660R##TPF&[S+>>^K_ M%&"(B5#D3BZRHM"3H3V=K+ (2]3_<%G< _#/"Y0$(#CT?#YID;(\#=1L!)1<+W M;A*VQ%/*8ZRTQ$*!,!].R-RX ?X"-]"8M!3J+!AYL*$=:FW;4'/ W)0(O%5O MNP-@C !W&X&K[E09)6JK>1AX2*&#'!+J<)O!S(2VWS[3=@ MVA+2@HB4\+\$[D(TFLYCYQ^Z+HMQLP6VC#"L?BNS/N&+Z8U$NF/Y.R0_,)(? MN"7_[661A_8#-76[NY? 4Z09Z\-'B-O1TVVW@IV"5H9NG;"-U4EW>,9-;LY'4P'W8L; MM2X#OQC/3VJYIEL*W^IKA].XMY*KBHQ7U@A'Q>E@,?UX=LCR4>!W11N \RPX MDI6U=WRXS$\'SP9$FK+ %B3^W-,Y:#HX&(J="-CK.#K5IEG"METE_Y MT.9A1^%H\HS"K%681=S)443Y208Y/W%V(QQ+PQH_Q%"C-L IPT6Y#0Y?%?3"] M_&KQ]=O-9[&\$,OKSS>+KY?+J]N3<8!E_C[.6BMGR01_F0;1W\#_#3%8.G[;"#?+1 MUS*CTP$ZP). [I\'\]:OI^\GQ"Q@/>XR'+UG_UQA?MC(=B6O0G2+ K?QL4]$"Z[$Z45N?*K$66 M9,6FM)[X5^M'83>&MVZ[#Y?&-P[QDUBLR62/;1*DR7N1"V4@ MP*JWJ*3*R+=*2X,W=:!]!:GI^T3"H6#LRZ* H+!%/'$:@P-.R'6O&N?8WUZH MR_/S/M6RKIV)1TS\'=C72?>9@# -0AE1*Q-LU-F^[D_2QV=0$K.(:T8FJ/#X M8\GW#'^)KO<+\+2,R#0]GPO4;YD%&Y.2;M@ENV*]:(]5WF;H!N80 8 M+72#'LF5PXSF8A<%.2^*1FM1-49EJH9B3K7U*F#XFCOVY-MJ@2{J*\6&P >T MX[VRC8<13J_*8X*=;=;E]1 M=)CJ,SO@B*:,BD=LE8!YFYHW2;I"O?6G[BWQ&V0@?8P#7MG_[3?9DJ*E;,R M1TLXR>GKV8RW'Q, ?A?]LWW?"-=K \Q/@1$('UZ:X@OBN>T\##P9 975.\MS72 M@1G3&-GD*D"/A7"!\^V./(PAB]IC7<96!!Y(O/ON#^Q0 0NFPP\.(9=)6RM M3%N"2AJL'RPW% (:0%L\#C2%+44CE1)SU)A=8J=>\WUD759J_-K<=SK$C8N^ M,'%]XG&4&CK+;&-8J; BA1K5 .#BISDJ8?OG):\0_O-Q)@C1V*>%V"RRJ1X MTW;WSXO%]:.7ESN=>K0[OCJV2V/@/V,' 6M3HW.1E=*L*5*M4#Y#)A]).BZ2 M*)RMQ*^-(92(*?,)24H5FS(6DNA"*$ 4"JR5B-*E"'"+8(5U,G ^O5$!O&QOZ MNB@DAQF;22;%C\4 MA4A>:4BGK"=*T>\G>;;(>W50_(L NX{] L7-E5.I+[9 MC;&%PGQ ZE(O)>$8)R[%+2L[&]#BWF]%SM@?(US Q$A?QK2O&)[L6/(=18E@ M^OF^S?]DOX(NV>6_&TP7^1;JU08DT%5">C#^\&PJ6M.!V"K>,FNK(! M>VU\+!$\.1;]\+:T!W80?^OR? OQ4$L#!!0 (%"!:%G.RH]TT08 $01 M 9 >&PO=V|R:W-H965T.%.I:6)X/YP?NS0Y8/ G\HVKK>M>!(M5L9\Y9M%?C*8.""J*/-L0>+/ALZIJM@08'Q+-@>=2U:L7^^M7X38$DMWBKH M^=/E[>?\^M_B2\78KGX=+FX6)S/+V_$ /S\R^WES>+RD[CZ\OOB?/%O>3SV M\,=:XRS9/HNV\\ 8GHG/1OO2B8\ZI_RA_A@X.[#3/=BSZ8L&E]2,O&PR%-/) M]/ %>[,N^%FP-_N?!!]M'SYMFYOIO6MD1B<#=(LCNZ'!Z<\ ';R9'+V _+!# M?OB2]?\2^4B[72$M*R$L[C M 3K6.P'I]LU)>$C++#,M/X0MOC\W=2/U;AANSJ3^.A12Y]W=SS^]FQZ\/7)B M6YJJV@FSU? #BV153N9)6D1N)>05OJM!JK3*I/=QYLEFT>^\O6+52.QE&@!.E MW)!8$6E!E4(W!?O*]^!V$C<.F*L'YU7ZʼLD@6-&%1MI8P[\D=2P$(\-Y7? MH:U!*3[-YU<89=]:!4J@C37F'@L+:W#WE01U+AF[=)B5383N2^F%7*\OS4*F M@.98]BUK#I8A09O2U)62*U4IKY*E7+FL,JZUE+!I[0MV)Q.=.,+1[:OVUP'O MB_@(6JB[I0WI-J&A.^P4AYN\!=&*GA+?-625R5'CS+=P@$QAPCKX;RL.!"FP M@0T>A0<",&1M30TCQO42. I%PVNS!5(2J((+.7*"R0"SH=B(ZNV]Z>C#&"Z MA!E@LKTPE7;>MB'.R-MURT,MA-\^B(J-4=U49D?,-4UKN&PJL' H*BI@J[$F M(R#11=]7KRB]2@O[6965^D]\L6,GV#UD$9'P]ZK(PH,EGJ5M96T2 T2]>] M&2.R4L\2%Q35D$\M$[DUCS5"8SU@>D*R8IEZ)KO!\IO&>3>-J2V):+?(#1- M&3F'G1J@O)[@RT"K%C$@YD? NPLS4/C4D/Y[,CL0"#9X%KB,(UIK'5F?:7%FC M<9TE- LM/D"F7L$_UL4L5NVB]I37())N;2Y$V<&?\0KEF27T\G1Q7QY%BX/ MCGX1*OV(N)Y4O6U"L[Q*>O/E;:=V:48!PC\FOP:S!P>(1&-:D;B1=R#-PJRM#2H0YATH0#K#)%SA',:S MF%69)DK'@:F!L_#M!TX@0\'DTLN!)A)A;'[;I0Y^A:;H1'O(^">[DS#F (5,59Q M%N([*;ZU/"*81!O>1("(C9+'EBK03]@9#$ 6N"FZ2?!T_'!4!>X_R!">-U+E M:=@@\+R; ,Y4;I\A;@T*LYN1.,PU+",.:4GK,"4*I77 O&9,'7$/7L>S3IPO M%:E;L)& !FY9[!; "KZ3WW5Y :PM/%A(H5U 5F-]+:,4RPOX,RU *GI8Y M<+C47/K'QOV(6^R2B?.RD= O7:TE%6'O7W=!/+3!]IT(+1&FY MJ[@S\+@5$I=[&R6(NR3>K^=]EXCJ/0U17QO<IF=*FP32U:KT3F;)96W/],$F97=M2926C M(&8X!'"9K6 08&'RZ:T#7Y.,02,X)(@W$CC(>W#838] D. R] !/8&YPR(T9 M3C02QS!=5$]FFS/#6PV?AFG'/6,WTI?)TE$W+8M1XE@L1=.N*I CA0]PN%@$ M!,6'"W2!#!Q*?AW'EI/GYM!)Z'MTB!QBLFDJ-L1%>GI:!.9UUIXS]NP X*"^ M[_Y$G;CS_KK_9\,'+-NK<0'@Y^-.DI'X^ΔV1)V?^]S:-S[LJW)%N'[/9P% MM8\?N=W3[B>">?PROA>/OR\]EA:I<3B#K;$Z&:U]/1 V?K/'&V^:,\)V\,AY? MW>&R))F390&\?QOC]S?LH/OAY/1/4$L#!!0 (%"!:%D&?\34KP, #((M 9 >&PO=V]R:W-H965TLGOV=.:$G<4J1*4E\]OV2MN*TC1?HB\7+G,.SPOF. MY[TVWVR-Z."^D5B[.2==+= MZOXM[OTY\WR%EC;\0A]M)],$BLXZW>S!I* 1*G[9_3X.1X"+[E O@?D07<\ M**A\S1Q;SHWNP7AK8O.#X&I DSBA *5LG*%=03BWO%K\]WF]67];?_RPF:>. M&/UZ6NS1UQ&=/X&>PGNM7&WA+\61\:GI&20DO_D7._1[M"+2MJS 14(9;|'<8;)\6SR,GMU0MMLT#8[Q?Z_ MVDZCIV/XJ.#O3NY@,@WQHE]7(ZQTTS*U\Q.CNZH&X2S5W-8*+JCL1G!#U8!H MX(U03!6"2=B09Z) .X*U*L8C*(A"HD,>"%GQO1-6A"+2)11H'!4[,&N1F&GE M;<CS,]'"D]E&@+ M9FLRXO2B%-I0UL+SR?CLD06EM%"5%T9#"AL:%IQOV8YM)8+3,28&8WQB(!YQ M,L\Z&UAC(5/,I;".SG!,5<)3!6R 5EKSGLP/KK-&=Z0@>C#Y2=]_G8J/6B\H MDC]=DHU1&0A+HYM? +E)8P/N6GD9_R1JV2$\9[XC4JZ*W'AR[A[8SK;9(A*\[M0R$)+)16B-#$ND=?]Y0_K<-F2_X=2G?T=!2]1^=GV2C+.NB9#;<6%-6.9D]"0 M4H-F'-+0.IQX.3TU9S&[(KIK_//$MY.2B@1G[%4<9$2R2:O>V?.BW,? MYYL)WSA;JLK?!"FY$>(67]Y'KWLV(L02%F]$0.%QQRY8DB @0..W'&;OW!(7 M5O\NH+\UM ,M-U2Q"Y'\AT=Z^KHWZI&(3>@BT5_$\AW+Z0D07B@29?XGRVRN MZ_9(N%!:S/+%@&.&,IJF3?L_Y4DPLCL6N/D"U^"=:62P?$,U7TEO9)(G W0 M\ ]#JED-R/$4#^5^2_B5PSI]^O[3M\NKZX^7GZ(]U>7%UR_OK]]?7KTZT0 : M)YR$.9CS#(S; <8C'T6]JXI-Y#Z,D)G0FK^.XM(*)0F-(T(4YJ#),/0A')|FBR8$1,B&+A0G+ MF2+TCO*$WB2,@,831>$/*N&?@O<$5%B1HPC^H%(1GA(]%0L%D-7Q"_+S3R/7 M]EX^F>5;RKACYFH+-2W8-798,+D8ND/>_@'54Y -@ !Q^BZS_M9E@/4J[9{(;4M0/IO)K_PJ.&O!1"[DJ1Y\1UQE9=F!71T9.Y>W(L8*AH8#/+S&QK> B5KX? CQ9VRH^47<,9F"Y0>AC5D:KJKRV5SAV);M M.AL!.FY(@R/7M8];HV-K9#MP5"#7FLG\3&^_;8"2I[/E=S(%5(X &\,3F77&WB?&!Y07QC3LX/#VE& PQWY),/BY2'-M? $Z3*I^KDP8C;WU8=N=>,':X],BUT !J@R7:P$60^X%GC3V_N(<@[JFC()A-M35,&KA5XWMYG^M#GQO8N[^%>#2+X@\M?SBNC-3L"3*Q:D\SPK\\:[#]2S?.M60 -=2^W1Z+@^:4#^K:=@*B-VH[?I TA$:\RSV^IP-/3: NG[_L'BXUB.4S6T MGE-CC&_9CEMC3 ",.M.%H0]CU,%A&XWC"4"QCBJ(O@ MP2$6#AF_RU"38@9.N.7L(5#E"CU[@UE]*:))D__MQ262S8%^0]96? IF0A0&/P+XE/#*>6FEX&%N+H$4*H(8 $T-!X+ ,$R"<5A&+L M0],PXTL= <.IJ!4&.8M]^/&0T&W*$X.L*Y5G_5P,W0Y.*U24.?CQ<6GM4D-MJAC1!'GXI95RQ=.X'-P:0UYDLIC \&AQY860H%*H<%WV%@R9:]EV.P)PAVU;.MZ[2\1MXZJ;A?"S]F8-=P8&Y880ONT?[AQYH[;==R'T:,/=!2+;,/,3+:W;-MS"]_AN.S*I-,B#$>C(_KK!T-O&[V^%8P&N\\Q#_K^;," Y1ZB]XP$5>8> ??& MHRH_G;'E!%660PS7$#=OM*>X>1#WMD..3G$;NFUQ\R#LW3]TSC8\2-R"&HYM M]HR'=D/P)0UC6^.V*(%HJ=$83K9<==HH@<730*^_*&1 RSY@<$#_@?1 MPI9#TU,@<V$R+*"ZB*P@5).:>C,PI[!^AFX>((Z%*\0F'+4U DCXWF&*<>F!L MD44#Z%XT4J6{*6O! 2.;1'8B@CFMV\(>_.EMP<=3C$:_D%(XO54.E8K7^[C M/L)9S-.TZJ0/?<)6U>7G-#%_BS%'5?&[EQ,J8S9+F7N9 MR9H:`_F#JM(WS.[!;UIFC>Y_T11?BQ&5",7%<<9RWE1*\2FQ1KL-6)(216,B569NP--93=%D G!&U"*,I<89HT?5/%V IVAN1^9" M&5]KH0O/>HKFQ_^CA'=5,EBVWEM\C5ME++X8?;5>[<1VN<@6MY3K5TW&ZK=,_Y,QLM]^+2 M06V)K*?2'-W:,X/|)+HX/Y/Z]A[+LLX#C2.!D&EKK\^ MQ*.*TN1=H?42",S^&,.^\B_HL%1[6M-D=!2U]=VOI-NIK0/@CC:6.QI7Y]2: M3$_M>>4=C3P!;7JLR!%;Z,JD:E=QNR<\F.2ULUER@,JFANG[HGV:(VU&U MW#7EK_+<7L#\,P5=)8WVRMT=[&WPQNV2<:V)??E18W>;6!Y=K6M<.3: M33XZ?I-'XSJO?=?R@WKEI-[B?FK/OZ?S&EJ.73NE=E.D:\]/<5Z;FQX'!&7FC!JG-'LBN*5!;!8]ZF69#X]^4,U*ALY*&9*&(4P. IR"$/ W%#,L= M(5TH9JIV7*D%D^]?K M0A9ALHE(,&6PP*Y&.N1? L23)>R8:"R@)OV7)*FM&5%8N>9+D^/VORVX9.5R M@V\%0XC[L?0H'6*6&GIQ(K4 W6T/E<"AI.2[/3KUWZ*<_G MAB6T1J39A9,L;R=A),Y.U"0<:,426=LG9[MO&?%NFC)E8'@&67428*RA PH) MS4^DT>Z+OQCVU$!Q)OV L=P=@![\%1F]+ _"%#6Q@+GSE':,36W3+0:@^)[" MJ@F*XD9Q *? CHW?.G)Q(RTA7BO},J+?YPGHIKE8=)(O+WN/@3&@MXP5Y#7 M%R*"_%_R"+6H8M-HYB) <^R7L>OM\(ADS[\Y+PTUC"RFP((W!2BF_%6'8YGEF:C495B8:_.Y,6TY9IN\O8,IAK.5 M!F>;+"1 4RS*#!>J;&Z73"X;H9SEFT$UZ'O37N5@WS9=&2P.>$9Q&3'.H+!8GT1:RD6.@/&SPY<:.M.A1 -<[866EH"R0I+9K8V$9?$-[V97K>>VV/9"J4"ACO#>EU[_D3G>2M$FT M:9/-LI2-=;5-7_LEUF((DV]%A"VPH^24($GSZP,E/7MNR+B*,]3Z-J=@^(>2 L"_M4P*SYK@S2,O,/A[*H,:T5X]IYW;F=D0H9)3)%I G%H F_BL]7\(GS/1RFDK< MOFP H+6Y+ZFG< [9)V5H)<3F#D^_&O$7 M2@NR3(D"5!)6H1?C;+1F;BJ6&,S-*9H*] P/3SHZFS?K2X0=WXO4/A$Y*.%^ MLS 1 :JK[E&)FI8P5;L28/M64++],9D-6.'#.6CH!D33+X1PF."H13"49ALC< M=Z[OSLBKK)SDUA7L6F.E\70R/:?QML]A-*[/-2YC5G/IYK7%^KW$ MCS7MG'4VM(OY"G=W9HPN@H7.KG#AYY91'H>#0E3-0@*D@8VY+(Q0O4P8IQCO MR00Y@?_LQ)D7:=""G%$C,%'HF2D"((%[3F_T-[#H4%@"[E!#5MCM^ G M?([%,DPU.0!8=IJD(<.,V!DMX,Y>QZKY^NPB&MZ:\X+LHAP(%:05(6.16M]V M,R'HKD_Z.!+"4T!T4DB=C(_$5<^<08"PFQ?8<)':_:7@(4[5VV>/EH.ZG]ON MW KCIOIUO -),.MT6,'IZ]+@#0\6M3O+5.T\H34!7QE^5!N"]E]7 M909@Y1D&A'+HEF,X55VL=^Q_=$5K&=6')S]A<3&]_/(@>_HS3U@4%U$IC#+R MED4FXGF'(=@'_6B>T_06(7UB2_*KD+?D*,\AWK[[?5Y6CYGKV9?M'*F/4KX1-8*G='P:]$+H4+UK,S1?;-T)K M.3-_3AD9N$$_^TBA"Y><(/RD_W3_P%02P,$% @-4(%L6"<_."Z%0 M;YH !D !X,"]W:W)K&KUL[3W; -("F*4N18Z_& # M#1$B&D!WH]$W0.?WKUV5DZ7:"EEY[&*Q:]-[_X M67H0/",SLW25,_ GC9;AF:.JUMG2"Z*CBW>=Y-3A-MBH7Q_=LC>E15? [FBPPKSB[.5]Z.4>*SV9>'F:?X_M?63D?$^%_MXS#E_Y7[XET->ISF:18OR\PO RBHO2^EW@0&CCJF@9:V4#CXRXZXJ-\YV7> MQ7D2WRL)O@W0\ .?*F\-@PLB),J7+(%O VB777QZ_U7Y\/OEIR_*Y_??[W-[MY^75A_?G9QE QN_/IB64]P**M@:*KGR,HVR1*N\CG_ER^S,843TLK1K6E38(M\ M;G2]Z2A1-U8P!>'H]39W#TW]PF@44HQ*+I#7Z:1<5@M/B6=*L,L]C+THA84U9<&==QLR M)4@5+U5F<0@K-56.??C@:)D21$]VB//4B_STU6OE[W]S-%5_LW,)L W8\I8E M-7V5 \TCUCQ=QLE2Z:!%W8[^\R\4&%IYF6LKHLHAD:);AMBC6H13:4"+ 6& M#U/Q84DE^%B]2U67Z(XM/%-H:4/+"[,"]E1?TEUHFG"R\2!CG7E:YP!R&G3 M62%"9>C$=9SF63,) [5"81QKX+,KPW66<9',0@&GSEF425>C&TG5BVZ[R:[QD M"OLS#[*'DGHX*>2 I]VK$\=0FT> V);)9Y/#X)]1.X2]S;A@7J9A=M!.B;&I MQ+5TH4:'P3FV]EPBFWC1E '),HT87Z /)6FPF".@3": [KR2*AR5OE(^]3%@ M0S_HQG6)K9ERG60U7+KNLOI_D9DC5CP,N9" NH5L#/D#;PTL0ZI2!!PY!O M!H"WB7GJ-A59'V/B;Q)S$N@B73&^E80/I^.&_.FH;YSU^9C6BP3;9@P$E1 M&H>!#VSN*YS;81 ,<.'"X!G&#$I&#I5V/<2]"R)E[PUP-R6N$+P29$NIQSM ML&>Q!*KYZ !@F@E(;/& MUR_,9PDLO-]!TU$^>LDW&##H*CB#+&%.D=LT]6;'EYT+0 M_D^JK)+X/X7"D7+T!W=!& ": 6'+51@_<#KBH!^8EYS$=RPYP4_*'Z=?3I5Y M EA0_!B5G@R&"L!\D$#U$/[QJ8> .Q[GRT*C-93N@2* 78 .@8D!51&\Q- MV++*9?8$10VB- $AQ/X%&80#,"6M!F8%Z M!=2<)=Z2H1ZF+& KN66 4!]AJ!$^C@BS_\'>$ \.V@-\]LCN17$]WRIG" M V;(3G"A!3,8=!*DWY3!PDN@$Q@6X@:&#[R3 Q\#/H>5)>07PA"%'!- %$"LIFW.;/M9VN:\2=%@^ ML;^'+!)A:5-?Z%GF[]16;!U&$N-NU?^A*:'[EA1R[-TE\%Z2<=-= X#D[B6>S M%!:4%-DS &Q7;UYW=U?8$S1BJN+&?TR)[KJQO!K-$!]Q;Q?:4V+9SH;MN"IM M8]M6I],M;IO'5.A2+*G610Q !?5C:&MOQ'AW?]:, +K&.;7U\]^OJ*:$V[>H- MNM&@3W,;/>-8MYH^:..YJ-]@HG!23K8&R=6#!]KEVH+R8 MHU03MI= R-G0$ M?'5R6_)28>^6;[#OJSC-$X'@. C7%;BIV:\&\24^4]#4M%(A%+ @.%#A5%2]. M'9DMI,E-]GQUBI>5TEWR.4V(D??"-TZ7^9AL5N\G\U@C_X\^D*P4N^G7'Y M/RLGN^],UC-2S]><=.,$A./EES\ A=0ZH?H/RU.& ((+>B!/==4669/:NO#4 M9G]@5DF^ZH1N-G? IM*$-6^K37^6[O:B9HPHLPAUZ_.#IXW\F87<)\"-_^Y;@.WA+O#!$@L? M%'-GA3G_?DA_UA-9P13X)K*(=(S@E+#KAX+:,B\BB("U3QRMVP M6@_"1B-W.VEU-&EU,9& 3RKP3\WB'Q"CX[GAM^V)3XGIVH-OK&OS80RU,_Y. M2R>&(/I:WLFV%Y(8U"6Z9:VG<[N#2<=9.FEW,FEW,^GQ:QY**;O"#TZ^55\> MGIRCNN@&V$W& (8RMY1OH/H*FV.\CZ+?)5L.Y)=E#\BWMJ-#[FC2ZF(B 9^T M]>KG(M@H9NZA 1+"AF,(;H)FKXS4KH!&EU-D&ZZ1JC98+T,MM14EX,J&#I1 M8>YJ]*M# \)-67H1Y!N**3=E<C3(4,3(+ (,-031%%76KUA_M.",OI-2IERY.N#NY"8:4\"IS.N.^@V7A.V#KW)4(C#L1[CT M<3 0;Y3I7+ M3+GSD@"4624+EBPERI0EF5S5_J.8.SL.YOF2'.<0.TUA\\AFWMA M&7E 3-52PE-NXR2)8::Z0 =(POLX#WW 1Z;$,+_D M/DB++ _(<72_IWG(W=88)RJ'5V+T5/F2WP+RN+0'!H1_91@B9:V)E'$80#$# MH7L8F;R%,54.@TRT-U!#G+,RRZ+\#O"?)RC:T?F.+G6O"$+YW$6/;]7D"G'B M.+DR<%5ZY@)=%%/E?[6,CIB,V+WBLUN,4&0+)0V6 5@:W*_ 1@%B@C&"@6E@GC+ @ M6AHZ38@, +W!$$ TYU80)]? X.4:L5EX94UG&.3=Q<.H%!LNV<10^O$$\U//D MAK_G%Y1!*A6;% ZT @);FT3U!G*_P"T"C;R2C7 E5AQ1L-@M\B4&9!AP%4RMX2\ M"3"!9QY@" ^KPJ4AJR2 JOABE<"G8,7YN<0XK P)V=(W10BIQAH,!6?/TR# M+_/=W 6.^J_<+T#DMXADL8V_137:MB7 M"J^?F[UI8)2-\GE9UM0;U6_%QC^47=+50ONR349IDCW?;LY%.7G!AUQ4#=">-M-)6QC=O/PVY:@ZB,J,V(AN0ZB&,R5D!S-3=#ZIMXQUVZRZ3,1$>-4)<5K);- MW$?#&^SBUVA)XFE:9'3E^Z7+\3]YU#YHO O;GIO MZPI#)ZI68 TCHE3(M0:W'EV.DDR[E/#8]&%93[PI1;U>3XB-E7+0CRQH9V@I2B;,SFLE1AZBFI(C1 MU7:ZC$[ER(PFY3]28CCB]IQO73F<95";N)8A9NB8\CS^,9@MYG8(29 DQ4\RU$R*H%#,)10'6 M? WJM:,';>;2#TC2%289\](Z9MB=6.'IMV2V*9$@L2RV"EDVYIL&WHK3HY%BO& MB:, W_X ?T]%<\.5@D/8 ,?!U_*U_#D276:*6$AF,Y1@&3RD%4QZ""9(B()?FTP4HB*_KT%UCM0NPB; ((T@P&,87Z MRGBOC7U&JA":'T]S_*YLM,IOPV J_^*!W[*O.L":P:.?$C3$4L?<($S2I@B@RL.:%#&:'TO\95W<7Z;S7)1%I:CP/#ODK&LCK$G 8]8 M(PGO6.G0:47%5EYV1*KVU8@#GR>>SS NW;/\%3J.1N1 <\I42ZU&%PLX-:(X M.@%R(R&Y(9(HS=,I^KS$;V^:CR+CK_7!%)T5YY.Y.0OTJ])2^:B0EJ3);166 MQ<-_O5WS4NY6? F9W<7B'W-1\VM3F*T:R"[VGY3NYXCX_X+O?DV!>Y4K\&X]F M%]J_D!+@UY6CLO8>NVQF5M7 !HIG0GMB)E4Y8%Q_36#F11++37$HM'>VTB$>_M>- #$AV9+OP$(B3"P&O55%4@[3]6Z^Y8Z*3EWGAK5C\;,*$^\TWFR\)2'EQZ"(NLICC1\!"640*BC9=351 MU[C6>X$!2VKT;X.A73[KN]<.M(G&'=:5S:OS-9QI=:Z,BFQ'=G2<>A07D3W MDI;G6EZ7MDUY@4)QI\-4.(LYA*3#JGFNY3A_]7.J_Y+ZA$,E_PT>%A / AWV7?\S=(:GKC\X!6+?]1U5HE= '\M3Z>FK)\]CE@:H1N]0\UW+<58//I>P) M!,/J=8DA']0'N _9P:CJ1)? >,2AQ75$HF&"O6Z(Y0757RDO#93^LOUHFB!ZP M65K1ZVT%8;O>[7%AFUK7+K=I]Z8(C;A6MW,;$9B$6M4EA+TI =M2PP"!VY+A MIG3GBFF"+2>EP\ K]GQ_\R9]M"YR>: [EHPMIR6SO?KWM/2GT^5MYN]T1^%S* M7B%=9"X*JQ/DL24]4Z/K9W,)E2*R(,7E)#D#))),4:I*DB[?Z^,\M"))I%M+K MZK<(-&IF-Q/95;<(5/[*#SX64I>AM2MY4,? 6=/FP:HLK1T+>QPZ $_-EH^^KL>+7DVZWW$0>=O>?SFF1N\WVEI* M;KE+WNY3E]OD ,'28RR^V$[5[3]$WMON+3PTZMI+(NXH9OWKO<,TEYCRL3F, M.%04KP9L6%)H6-/Y5? M-A643VY3L"\ANF0:6O;P%J<[*K%<8^\Q,30X^ST;.MVT!QB*IVK3],5!V?ID'1SV8_;3#,-GLNJ[6)L2:ROU7.CL'O0_KKA<'ZTW!' MK"I0\W6S[ZT5I5#3/E4M>.VDVS@>7A=58=@GUKJ/';Y8K8??/F2AWL(8]IW MV5(G8#MQ)4>B173IBFN#.)8H]G2B6I;T/=5D5Z><'6!:Q-(VN) Q.K5_58(2 M2L>GVZ* [MZL<.%!7%&^3A NJF.[N58?8XQW)G.CP-<(WK/Z/MB!>N :CRN>W!Z M0X]*-/ZG]?2>WPA>FWFI<<58D0+973&F)L;$U'6'/^RI?FSZI8&ML:>60(!*H1" MLO-9:.YUJ^1. JU%&) [4@N?!4/_+5R/#6[96C+^;6Z3C1'NK61JDW?432)_I% M.;:K*H%Kl:3:KLE)ZC5@G:Y=JA&JG3ONJZ^N"I_7 IN'S5L8DOYM$ -AVZB MAB/?EXF_3;==0G3KU\>: [EG(4WI\/&3'D1OW]]Y,2N_^X>U5:1E\2 M[O@C%,5/C^R6A+N9/*8MYWEM((S!,U00" -Z-1U.5VK1'.1S+0]4K=X@^&E7 M.WENY5\U]59>E_ L);=0Z,)S22L3MW[0GVV1@VQ0Z88- [_+]XI?,VZ?%_U,S MY:.OZO'BMH5]X,-T%;:T[ZWYW$5W'P$:[%_R;7G-[P%+:9.$WQM<79:\'QE M%3)_SGQE8AGF]:,L@S&#D=VA'6*6*56"]K:]2UB+889\Y)]^Q7-RDW+KTV4N% MWY/B5TG_\NN'JT__+J_HQOND>4/NFCVY!16$91E>W%VK'J?5S,_/LHOSLR'% M?U/X@}P/UTPEKWS,N_B'#J>LVL6AMAE'F5OC^B14 LSF+TJNJ2O+[6C,VC9 MO'YQOH+)?0Z!S#BD,V@J7IJFT=*$LP7]4,6KQ D_DI9%B_YQP7S?);@"_#] M+(ZSZ@$[N(^3;WQX%_\/4$L#!!0 (%"!;%F]1M*+2P4 $\0 9 M>&PO=V]R:W-H965T+:.(4*1*4G\ !W='RH|\&3K"@PH:I&\E^>>XQW)G,V- MO7.%@&] MDTC>_"W+4=GYG:*ZGAVC)7ER6WBTM09GZ>])/EQ(V<%9XF>N.SBL_@%ORW MZMKB]+>R(F0)VDFCF87I>7+1/[T-TCT+6*&0! M=W044'[DGH_/K)DS2])HC3Y"]$$;P4E-2;GU%E:.\&96S/4>)OSBNS29,6M7S!L 2P'Z'4VX8GQF+L M.:+C+OK8,EUQC53LFT3X\5,;5%I@6W6/YYL<.58Y,% YHF|+ANT(=%F'6?]H_H&28N4F"=M*.;4Y"4E M>3\IB,*@1Y3'+APJ :6C$H43$0E*'^FO^6A,/PIAT (H";BA@PKV8'2G\Q"F MWP%KR6-D=2-_0MY+4:/PCE3RF07 XP//+':A&;86#^4$;2S[RWH=%*#$&O44 MKP G9QI-"BJ1 L0L;CWG;1U,=XCR"E, M#GQ?,CO#KPYH-]=3';B!N,8K$?4 M.U+P>G" <=8^QTRN%2V0>SS\7=CRM!D_ZW>%RE6,VEL'>K;!MX\55=1#[0*LI M4(FA$5=/G.=AAZJX#1POFVH+[/!9:_B?$S],1T\0GZ6#GR9^R\:O)O[K5G!I M\\RQ>6*.R>G,O+ <="Z'H"+D.*$DGT@EESYC>]3.*"E"AA"!CY5&+G+!UT1O M](QOR3*([4?RHHP'O+@T-0IODHZ]%?C!;6B%OC"U0\#NW2FC3IL.WO_T[W,# M6"U]7&%O?RY7+R)_GUNL_6Z- L;]@V:9;5@=<$SZRD_^,L;4B_[5D]4>=H^/^ MJL0+Z4+I4?8BOOJC32^C1P*_X;5WXTQZ/'4>[Q+[2WBJ$U;6X'&&#&SB;X[& MJF4,&UH!]"SZ4>,=1'3"Y2P>BC)<%+ SE KKL%AL$RM"1W5@)"]$Q/L.PRNA0 M;IW0FH$,91)O-Z$9TKM'L+IJJG]?3=-:39RH!14O=@)TEK_T .8"P\D!=P?V MRI-6IZ1.)"#'C"S\)1UT4)\ [ZUF5Z_EB_A(?!2/3^TO(>^.*9BB:MH],DSP&AF>KW'@ M316>C!/C\&PO=V]R:W-H965T2C,%Y)DWF M[KX@K;S[VX=V5T*])>,_1 @R7,<):)O!%(NSAH-X0404W'*%I#@EQGC,95(M\GE#++#A07PO%4<.VK'8CIF%B#'IZ;#GD>09I M[X%TR"U+9"#(*/'!K\HWT+S"1GMEX[E]$' "BU/B6":Q+=L]@.<4/CL:SWE/ MGS-(=S>D*ITSL: >] VL#0'\"8S!QP_-MO7Y@,%N8;! [",WW##X,V3DE#^.!% M5(AP%GI458@=6+2$S;!2O#1.(RK!)TP&P(G'8G0K4+7X"1,D 92BY@0=;(S M#H0*,F,15K@@-.\GE MD(S)@J:")+^IGY..'KFTYG]]MO 1)PTB0X529/2S9 M?*[M?BO^<#;#SH%P-Q@Z5N%SG<;G1<5'?6() U1]\:@BK#3T;(K14^6V6E5R:<@OB: MX$$0A;\0>HX'@&BHE !,I0(\%(>RA"IVA3P] BZ?.[YH$*AU:]\C%*E7NX M/PFNYOFY*7!":LUVJXZC6FG:98BJP9+31% O*XI'^DS@&0]!L0WI.@56OC.R MQ*W@L9S4TJ9@K6G;]4+VO4MC&#,NPU^ZJI4%>$IA#OMD"@G.)%E$-"$A[O2Q MO5$=8!Q2RD,.Z5#MU+GR08TJ7"L]QWA?%L.M34RB47RCBV$?XKI*%\]#YILZ M(_8@GN3[<+'*U$X\(,*48)@_3 1L8\0*.S$&L6H"W+NJ7-LRR12:A_TWSW!R_MY$';T3- V]X2C*5@*R>:.W4M\U-UFO6YT&6Y"NZVIHW(3!1)NN!-M7ZV>YXD[QIU?KU;[NNJ&[[=M52GVY]H),TS6I?QERVS8[CUDLK';/= M:9=HU_SDVGE,=ZK)F\%F36V?8$T3QX,5NVLV-

72E5!;-&1Y]GG,4OK9_]3?0E M1F3,NML/A"WW?4(IGJ8ZPP#\=J3BH3M'''*,;5\.D MAX;9 MH\B:/7M:NJ5\KO8S@AF*6J>=ED%X]ER3$9(M]!/)E$G)8CT-@/K %0-^GS$F
M5X124+R9#?X!4$L#!!0 (%"!;%F;;,>BDP< ($4 9 >&PO=V]R M:W-H965TR)TW.FCQ"U$M&0! . EM5??[X%2(J*'4]ZTL<^6"; Q=[WVR7.M]I\LBF1
M$P]Y5MB+7NI<^6HXM$E*N;0#75*!-VMMZGI=R0W?D?B]O M#5;#ELM*Y518I0MA:'W1NXI?74^8WA/\1]'6=IX%6[+4^A,OWJPN>A$K1!DE MCCE(_+NGUY1ES AJ?*YY]EJ1?+#
[W'#_Q=L.6Y;2TFN=_5>M7'K1F_?$BM:R MRMP'O?V5:GNFS"_1F?6_8AMH1^.>2"KK=%X?A@:Y*L)_^5#[H7-@'GWEP*@^ M,/)Z!T%>RY^EDY?G1F^%86IPXP=OJC\-
Y53!0;ES!F\5SKG+Q;O;MS=_+!;B M>O%^\'X(G5K% M1HUBUZ-G&=Y1.1#CJ"]&T6CR#+]Q:^C8\QM_MZ&!S^1I/EPDKVPI$[KHH0HL MF7OJ7?
[T0WP2G3VCY:35E+':"J]/ASPHI"ETD M")51R\HL^,4QN&56%*!)R?*NN+*3*)HBA6./"+1UKTTY)0AU*?SI -QZP]8 M2\[ZQ)*_3:$Q'S M"8]K91.9B1U) UFUDE[F/V)IHN_)J&(#>%I"I\
(IF64[@1]60,&F=95E+QT0 M25!>9GI'!+NVL'_W4L,F5LSK#2P3V@B=K99+%CP;1CXUO)6SW:C>NOB?QGMA#1NF52MKS1PHNS>D8 M[H(U6&05!U$5PLI,&D4A](V#&E=;IG#
[,/WTPWP4S\XLV!169VHE79T*/J&\ M&]%W3)T]K1ROG,[02=@L:%+"H4Q_M,(N^]_+T96%%O;XE6!!T?CLN_^C WCA MB 6LZD+=(])]!!F]FEU&,?X9XWT(N_=@_J%&,UFG=5X?
BK>%"@7 M$!Y60> MM_3Z5@L'DHT..B!>JQ,(=K*#878D![-XNBXLYJ?'HNK7!NG_O).9H\7B#BZ M9(4XHM VJ*)'QAW%T?3X22_%H[-O29F]B4?3V7%G&<.69O6ZJ5H?_<;WSOL^
M#[XG[_M#7WL?<_JQG_O=? ,LK AX(!)I4Y$D['?"(]BFZHD%:71]VJ%*LD)/H*76=U,K0F)"^R31=*I&6BV1YH< M'=XG/1G&-X3[80I_85(3X'_![Q\&OVGG^>0KP!?/]X^G_Q]V
MC1Y#UQ'#XK<'O8-7\0%XM8M%$_T[IY-/XF9; "1250;\N"G$;Q7&BG@6NOLA M2L%FB:$)T_R*Z^-Y5DYN;OUC?';,D%%#S+XV.M,*9.FRA.>J@J<# M4.MMT8JW+"84-
3/EFI7"R8>7GU&E:JU"DSFH[W6=&HV3$(G6F$;LX2BZ -2RM$8@@4\;3&ZU-5? M&DXXG'L1CP>3B ,=F 6]6 ^,JHRI#.&[CCY&YP?A8>C1DM02JFKP*3)0+8M@7)=LY-
MZT4<#R)_&89Q V^F Y8UUH9QDB]S_L#C72 X-!J()OA$T9Y"_H_^)_LG' MUX2QG6,B']"8\[;-(5JL&,_MP6L5JH4N"D3SB^\JMPP])TZA_&I_PZ.)' M>%;!C_^ "GRBW78US.6.6R1Q-
^H$)S3IYD,H%!4GQ4#U@WCL%]\ M?S>X\GY[!N [B[&X:D/2;D\G_>D\ZI"-^R*$"Z^P<+KTETQ+ M[9S._6-*&+H-$^#]6FO7+%A >^MX^3]02P,$% @ 4(%L67F/*H0[)0 MDH@ !D
!X;"]W;W)K&UL[5UY<]M&EO\J**UG MRJZ"*9$Z;,,=E2S'B;/QL99G9O?/)M D8 @P9$:S[]OJLO *2DQ).9J=VJ MF5@D@<;KU^_XO:,;+[9UZ@E\6
M=;-6+7QLEH=FTVB5TTWK\G!V='1VN%9%=?#J!7WWJ7GUHN[:LJCTIR8QW7JM MFIO7NJRW+P^F!_:+S\5RU>(7AZ]>;-127^KV+YM/#7PZ=*/DQ5I7IJBKI-&+ MEP?
GT^]>G^#U=,%?"[TUP=\)SF1>UU?XX5W^\N ("=*ESEH<0<$_U_I"ER4. M!&3*F,>N$?BC>'?=O2W-'>8RUP9?5&7?ROR=O7RX.E!DNN%ZLKV<[W]4??
A!_B<_/SN_/6[G]]]>??]Y8O#%IZ%=QQF,NYK'G>V8]SC MY'U=M2N3?%_E.H_O/P0:':$S2^CKV=X!+_5FDAP?I5Z#NS49E^>0!:8G1SK0]>_?D_IF='S_=0?>*H/MDW^N^@>O^X
MSR;)Q\7B\6M5JBK3CR_)'KPM*OA45,M$57ER4<,O5=LHU":3U(ODHM%YT29? M5AI^7&]4=9,4)E')1C7M3=+62::;%NQ"LN"!5)D4E6F;#I2Z-2#H[0J&63R>
MRU/9"C6%N<*;U_BAA;$7CHQ*ZYR>7,#MK!RZ,1.DP.@=3RFJK.QR32,)E7_^ MCZ>SZ9/G,$2]7ANOF3;T U*AUG57P8\ZJY=5\7>=)V"=\(<,^%J71:Y: M^,ZT\(\?L*Y@0&
\318_PD)DK8PE0_?)!?N&QH_&IKFUQ#N>!%X2,B59*9P@ M+5Z1=:5JDJQ4QF@:?)2WDW#I'5/UUTUMND:3 # ?RMK0V$3(M=!1U=5&-^16 M8/&3^0W]7,-_&B]!S);=JX0"UVA2M
JY)J-8_G1 <%4CW^"/O;S:KHILE2@@ MVP\F%+=J7@(7YNC DH=Y70)O9#IU9T US*.($TF'3,,[C5IK2^@&5C8K--VX M5ELN1IFT_3XV737QWU$/#E.CZ8GX25'3]+IZ>P/ MDXB?
NDK_WQ.&H_3HZ$EO'9X=SZ)+\)MGOTT8GIT<[_JXCXAGI^G3)Z?A)3/X MYNGL;M-#4Z?0=;G?2_P5_E7.M:)5*FOT_V3/X XPMQ7XOJ(N"0;@_-#B.?>4 M:(/FL@"CY>RG7>))1-
!25[I198F.YQJ=-XH0^(Z" 4:"7A#XUXA' &X"^N6? MP"^1B<4E;_2O78%66]VLQ;&H9*'U)+DLT*U8"!+9V@;]X09B+\R465E: MA[X3G*
(J.YJP5N"&+/\]4*$U>PP!3KM"N3<(&12.JA_/;Q[COQB;%#*L(S" M#>"M6F1TFA2T5JDEPSE+2P3Z'0<5C*RN=[,8^Q!4 7\-X1K.HD>?G8;<2FLO M,YGL%\:UN@&V)]NF
+6I>'(L$0V:$9H:C-<)NL#U"2F'\0KPV,#REF] FY$F M2XCW6 3A'E/,B[) 5+%2^,#F2O/%AIZ>K52UA"?I=JMU%2TSD"E08H0SDSTJ MCW+F-".2'7#VQG3#)8")+#O5*)A,(-
(5D+52Y8*%VRDG+E=X/4TT0%3QU:38 M(#U-SNA*@&0$5 D8DMXB><+E/@:&-3 HV@4IKX,Y9")4&XW"BXSCH#FF=0]0 M.RLHA L@U5YD^KBL*$NKH&SY0VW\G2KX?:AL-
#/10Z0^+ZZ+O*-)HF8PIP(- M!-^B&S]_^H@"C-,U*!.J@6"%?!7=O]<85_DMD.^UJJX\AES6U[JI+&,#+4_4
M9E.2')G=8LFXORW6.OC6R3:HJMA,X%^1\THG:YCX$M1>5A)%.]16^%_^2T>V MWZHKSLD&7[%V9FIC 7=9K&GZ%:H7WE$6"TV4P:V-5H8!3L"S5-<^Z;^6JQA)"!!\=' ML\F39
T*9#UUCU5[UG>E\I%%FR3O<*'9H*7.M]YK7%P3M(H@P&Q)-Z3\6X07 M8@WG==/46Y@:&F;-(6PM][#L$L/)H@5>(N\:RE5 2&Z*945J3,L)1K&H\[NR M[>1X!DCKR$7K.^0K8-1@-
CWOSL\O,K(E1I>EV<7G9N M3 UHFMCV$%WP[.CYVP_OS^G/Z?-'.R9*(A[A=[:D9%EP&@#L9$ZZ9)ME5*E[M:SYV1V3;**MC5]"@L;D+*7P;,;BLLZL0F?K(' 42LXG((D +$9D$;
[(2%"Z/ MF>]Q9JX91&H<4Q.JA)O1;RB>1M&;>F0IR;D-9DM0DO2$]*7&$<.[K*BW!0J0 MEZ7'0UFR5YI0L",=I*6HFYR].3RRRZP=&M@4)4("8Q!K&04U[0)<2(VR/;+4 M*3KQ+
<@GX_ZQA<7%Z9-UUR7R*Y1&1I'X9YA]<42"NB*$2BQA- (JU=R(M;RG MK/M<%PEOSR<'CX-/7=7H4K# -H[L$/@/+DJ0=9VLZHJCB*)Q<1]AQEQO4# CG4;27>"?RLI7FPU48SI
M3P \5*UY;'D/"XZ/LM88E[]>W_ 41;7ERR+S8-O)2S\Y*3X61%5-DI_U$N[^ MU-29UHA2&;-\),L "XU(#@G^N>)XGJ\XV%!"2$8;3#P[1I#,&K>&<*%L:#A
M@,YDLH)X>*R2JB.Q175$6C V6W8P\;J!*3+(0^D4;"2Y44]OBJ%PL:8PF86T M6(IDDKG*"%> HG8EPDG*PV*JVB=35+P0CL" M>/"L*>88(&'6E0S?-9;X1
R*"N$"/#TO%@O,5H/TP4\;U,6LM:-!, \:3JMC M.J!?1D^#'#?H*"$/)A.920IKM+Y*X.>E9M9:UT$PP[*L'?4RP!1T*4**3WDC M! T(XF"-@R-'%[@,_"P_PZP(E.
"UF47QTCN'J#/C8_K:Y<2OG<+F%AMPL # M8Y[XR>SBLPRDF@)'LO082, *D]O*V![!#- M ["YDKR[764;H%%Y(+,*1P$.B2_JRQR$'D5^SI2 %J"4K_'3CO*#8:Z1R=C4 MK8
L%GVF5&)]5"_QTJ*E$N;+M8@^LS89*V4%54]+#5#E_U(4L@ MH:IP!@PSFF!F!(["QFHD]U)51AG MK7-0"2O(L\X&-XV1?^=R1VDGRL M!$<-YDV."U;#XID]TMC#-"X-
:L;5@7.7J'*&0"(X:[.I62M]^@Z]#EMTYQ Q M<0FK'H-G)Y,3%^0/:\W#Y]DTL**+AERS.0QO2,D.4_:7L%O6(;($ M4YBH:U64I I%Q?U!U&B#"5.X!0#D+Q*[AX#AERY?LGU3:%X+S;X;
I9NS=$S MC7!5U=M*JCK\=U=)P@%=&LN_74Q*OI4WU@:.J]MM3)69=I7X;J?C07Z8(0W% M@S7]FX;YX;V.(X!#S,# -%5B^U3)\[IU_:E0C#C#ISG'X>[78MVM^1[KH]#=
M^]5BJWY=Y!9L(095C8-D@'G0KXD\.8B'%/L0DY 3_"O8*#9. PR?T?M@+@W"@; E+*!6-@ MZ0%X@?B#QES7S=@]^(O,)H"J\"W'+E$PL7/:[,5:M
M5+,FCCLC&6>)%PIKEQ2&>1>91N,1S$]E71*UI7*#JY>Z:?N(D@)L_6L'R 95 M]#T$*LGW(%HD7)^%[6\;U>5=B0;E'!LFT7B^X<0J]V(U!A]M,ACZUP[B* Y?
MP7$<)0_Q"OOEN%.>/GN4]O0YH^K15C4Z0NQD,!TMRM(RR&N!@30J8YV9WQ 6 M#TK0=EF#JMG"F0LI@;EB-RR'TV^P$24_1EL6/<0RBZ8NTE+\MF1?(U;:-"PG
MF3H8F0;D&,KX;)RG()H#Z HLD6FYZ947A6 G2$6NL?C)-J\4$^HXXP:.J+'0 M1X]R,U"VP9T^U^N4Q(=3@+QTBR[.!3Z%EACIFIA\/YCZ+QU$?<6Z&/0X,$ MV$C?
5Q*#$$4A5D07VF)1NGKL[59L/!L0R!ALQ5DC5W5YE5L0D#52=MA9$L=+&DGBB* ML#$$>N3EML9H?U1P697&!)<" :ICXD.)%@EIAC(;LB?M+R[+QF.0,Y>X!X93 MSDV"0$+=[SL
"S6$>Q1\NDXK\30!JHSQJ*@ M_(Z/>G!\@I7EU$JR (E;>7=_%MB,/>D@-WCX!X#YK;?$^]XJ_T;MIU1V)#E! MV[=D?.*; Z[=.GFNG=UB3+@?X"Z6Y!*"1_1NOL^\
<)V$#B@KFX;F8$(".EML M44N%K3F[ZSP]X@S/%.<3@55I-0N'$:B&HZ36!V#DA!E>'Z'U3)J]#F>T)_*V M.4)N0K'%(MM:$@;V_22J=;NCPU)&?=
[+]H#4J^;6FI8+5C:]$EP@*J4OOO'< M7%5$BB54&/-U%:2/LMI1F8Q#YU[;8!JS6PHW!4F%)' 28]F@7OZ
M8ORS*8L8A+PVLQ@V[SJQYK;=X/)^MU)M:)]%'#^&\29&_CKKCM94;0;V&]>$A04I3T8+>0&E1E7" M>$>K6Z,PN>*3"W:ZFDL'M^16?EMJA;,I-
KGR[Y%;"8UP(2$IB0CVUKBDN0&, MEK%G$(]X$ZSI6BON,%E[2217&]4TAQG20;K5IU.#S"M28FV+]6^!D5F[(CYV MQ.-ZR.2W$&[W'=Q89F',TO2 V7TJ..,H#*CM&D(R>W$8
[T'IT_.[@"_/+(K MUG-L[K#;"B15+'8$8"QF\?,1TQDF-G? , B8!O$2JW; M [VV0*RT*DH=IL2E2NT'PP#FH8OHFWV&6OA[UEA7%U9_=@ M5Z)@:\TM:[)TWDWO6T)NW$YE]TG8D4"-
T#?2#TO$Y=@-1UUV)LC%8S%,YYB+ MQRR8HDT=&K/*6=%&^Q3(@.8=(D.8#&DT_!*4)QQ XMWK)'Z2=]Z4U*C;@'PT M5HH&!3W5E
4::FD%33"]B.X92,#=Y2:9'CW^+YH)_/&?;$$^ 8$:;OHD*.*A M0K^.MDF>_2C2[<* $>259Y5V=011=*P.CLP(UL@WV@Q[HCY6R<>LK4DMIS85 M2Q")+__Y&*/[Q::O&5_QT6Q38!
M8D="<@X8L@1A2 /[QV/8?E/PPWH-DZKR;@URD7'\10Z$>D2I^1#-;;18(*S7 M% /@"K@M(6K-)CA8CIS\Q \P",P'QN .) /?U-U&]]9X<)GC"ME''K-8+&SA M$*43=\ .T6U?
Z)%C,+F2FAM!+7WAS+==I^R"4LR5E04&;_IPB=6[X(LTZ2KL MO@7V ;]7.,0A9K&Y&53:,30L-0SC]K>Y.OIGE5WI%NEZ5RU*:E&B@*T/CI_Y''?*!5*= M4R9Z#0^CI.:"/H 3X:6T)
<6H:^'!]#@P\7X2=IJ@#HU&1^":\?#738?[M,:YU7(8>")3E#V:"*[/U1GL/O]ZKFV0ZL]P*X@HNRU32>H#=[N$*@>P.%PCW M&2$B*AD+4#RUL
6)0B^"$NL>JM)1;7%8SA>>1JO=0:-WK_ MJC@0M*@:;J\: MBRM#Q<4D%? (BRXDP+)IRG4[VVI,K'"H->-KA\$>[5*U*0D;*6(GRX#B/<01 M1'#5BJ)RLBBB,'SP+4(\+I'@8>L&;
(S+VCDP12AR?)+4?"IHZ9J3]L;7WW^I M"^Z]P0"'DUGX21:$8'VPH/VEDPA T9ZRB&.L%@RG0J6(Q0,6D]KJG2I\E"^. MPS;[<95#"]+:%*$<
A38DFHT)MFO!/1\RK%A$3E7XJ6=NQE]M$7X Q(4+3]U M*BS&YN&**B,J)5OX1E@VJE%(QYC06W9.3^["3Z,W2C:2.%M4F'6!]6Z[[_E> M_.2,,-;EJ&>:PN?'TA_Z"\1NAMJKL5#
[&H#Z@N+#*JI",26&"BHTK&ZYG"75 MO-E3M^U*L)V] T/5JMZZWF0NQ%F&"G:R,(NU<(ZL(T^5VI,QW\^^QDW/1:;*4+\4
MI2[(K&091N'!SF1@_<2.YHV$%QF[/1.;T"FBZ;JU0.,G575H_:9/[XER420JW*O31-E&HL0]B,F@)C5$ M7]:KD36(K14+8K":@6<]CO>Y[I_J&/GW?/"8.&!*2W.G461KQ:[M&BSP1Z=V
M#\+ BS5:#K;P5G)TB-DS.\0?%)J,6.W \NX%Z:.W$Z!JC73,M#=WQ^2#6&C< M//P38R!+T [G\:\05%A=%]L!>/5"92M_&J;R>6X75O 5/A$M6=7'?(RAZMIZ M+=LDM*("&!X<2(TA.
(I=?]&DLE)($_9,8F(QH[)T*V?8>NX?""-JZ74%:VQ!#SG2.$F>.[2*_MZ,=K_+T[Z@=] M+9?']R=!#WZKYPU;]S/K+09/'M-1@'$=EV[=QKUQ,&)59J#_.U W]AY($F#R4R
M,%=MMN)H"PNH5"SGS@*1!E$_)1W546!)1?N\3V#0_.W/Y=QT6*QI*82@:*+JGNGP\)/^8_H1K&'V\69#.<[ZEDA67=>\5=MM-:7^ H+# M]IR%ZZAV3]UI"RI;A^'F()A-
DUNCV=BT))\PE&-;A"MP?I3Z>8(\N&SI&8X] 2$TMM,GLXOA%]N^+%8*GUXO= MHT;ZBL)"4Q2V1RSG.3F+&!$@&P52W_M"MHJP.YJ'@%\%'Q'&+1FLQ>CT-"EE MB[TT$TN2
[3BU(_OA-MN U5DZ7U_R=E]X@(Y%%F$CV-]^]VMYIZR!?Z\B?") M0O#0R AH&D=)OT7+=FJ4B&*<6^KGP:R2??&4ZZJ0&N-^7Z=<@![,Z1;C0CMN M1PU,2,(&-R92="BBZ2O:?
$;0K3(P.QIW]_>.WSZBN-PK/JY]2\7L+ R*(TI\ MU /7?P!M8;*#0-=].;V70 >AMZR./QT&]] M"D(AP2;?1>]Y5D]5X ##W:CV*#6?#Z'1^"X>L'<3J@5?/O'XIK";"!TO=\D%
M]>!8$'AJ(XEYUT9;R4"N6@%(45;:LCD,CARA\7)MN!==)$R MBE#B$0MH*O9-@NWFTV ;_YZQ+:ZXLU[>*X6](T4=+"]-CC/6'SG!>I_D2L_> M[U;Y?D@9I)RB2)(3:T\L[\X!37*H-
KPOW(W'JF8S7--ID'L8Q*;_'%^3]7P- M=STW&B)^C#UWNYZ[KA_3&HV//:,['^&UU=B7&=S+I_2SF]_$L01-;M.C.\AA MU:N2[Q+ 7B[(3P%#\"M_/'5XGD!TU-V(Z@X,K>.]Y>H.H?
>/'8B_\R1/PDR* MVJ$%$.GCVX$P;F"XX!W12: !SAZZ:N9KC>\:PHU@/Q9X#":$6KB]E'K)G(!L M5S4:;@[>,(8$0<11_,U1.V#\]1T;##EA(0ZMV^")P%:7V2CS.7Q!4Q[-D_B
MPRNKUNYV=8<3# FYP[[?=NX1K? 69UQLY+HU157:&KS!CL]19]_I4.@VLI M%\4'_D6TN2W.T=XD[B.'6WO\YSYD/D4FL)Z8(_^#GV[+S3/;!: K/%4SEP.T
M>L%N]',0_A9X1IVOQ:4\.RQ?'@Q-3,$.D\= (L M>^'NP6\LY83MID^DH">Y_8" 49$:'(\0$LG)AGVDQBG2XZB)(ECF8??6.*CT M.QI'L_1]$1IP]9^@TI$;]:*D1CLV6(IZPV,(M[0PU-&J
#0)Z:NJ5"-MAGX M> V!->@@Y_/'7V$9NC"<6-OA\"Y6>MV!AOGB0=")?IO'\[=?*-2S M+PWRQ/;&N^(#7^.K#W^\YPM(^!=Q>?>20\OEN_J4X7XGVH=[B]>YQ6%01"DI
MC=_G/$XFL[OXCEY-WC)AC\/@0SDE<'25QGYFVMC].D/_D#S\W?XA< @>]X;! MV",.W<4UF'#V"\GB!F"[EQ.:/OO'6E;'Y&_@J.XDM;_!;-IQ_P![*9T+1V&S MXU\FEY/D#?
K5UC::_01SPD#26KPW'W_RULYM]%<=P)1&MF#PN:*YIH5VM>Q+ MG370XKA7RL9:4L[=R6GAR%N^X#)O -I9F]=6UY'8F/+9 T:;* MCE2B)5?+Y?;9&0GEQ<2FU9^<'DT3.?
FH7A5SWM7I# :RSDC"!-G,Z-F5_,8X MUN?3N)&7BJ.<7=B6WPSB-JMACOJ&[VS9_8?#@'NY.WEM3)!6 'V2]P1;OJNEI)+!JZD[#@Y M>8['>5/ZW"-L.RR>"F/?5+!G,&06#4A;)&
\C^PYYUUO\7)9#K(R?CAN$P!A MH:4'1X[V.D6/"L*7^FG1R2K<5\-LVC3J1DXRD&9[['8*GM'WJP^.C^5D"#+I MNS8>V%8*-PZU4NS9?W
/MR4A$SKG,$'7M_9#G\1P)O8B,$J\0S\=]R6AYH@Q MG+'FW"EK>(=]+_9T;/?^B-NAP_ZM*(Y[LK+*[,Y&1E6X,SN].WK&75$>D2=-
MSFE@Z6V!Q+Y+H>:#)\3X>SOFMFZ1:XAMH"U#1B>Q\X6%B0X]FA.PD5-W^!%N M-X[O?C*#*3?*Q="A#!%''10[A/[P/ M DS0D^NS->(HPBF1:>:3E]WO?)8KOR8 0WS\3N-
['$R!YH??D$#?#BET&3!\ M""(XY)>HU2AKMMP#(OW/7B+YV+4LZRBW'KY[WI];'R?_MO*F(VZ60=V05]'" M:ME7-@1/BMZT-YQ(P$#9N\0'<1\6:C[3R MA]&,BZ7-
6@1KZ#INB^%O_):S-N'7G*& [A-X^\K7KD(-Y-2/""/VK=NC6Y)Z M4U3<[6%/R!T7^AWSIQ+)+LE-^RM:X8XIWOUEH3]7&BBNHF+^759QD"1UC9S1 M"18GDZD_\34*
[QZ!EAH$3XR%BG;LR+Q[K!O3%B[6;A\459/'NY;$>T^#*L2+ MP_;5B\/"P"\R^']3;^&_]&+9-ZI5KUZL=;/4%_0R2O+.+P^F!\&WV #]\N!\ M^MWY[. 0[O27OWJQ
=8!!E_BZ8>E7L"M1Y,GIP=\ +?]T-8;'!+/+F_K-?VY MT@K"$;P ?E_4$*W)!WS ML9J#9#WZG\!4$L#!!0 (%"!;%G=E \-]0X M 'E+ 9 >&PO=V]R:W-H965TT)U[]2S)[(PF,83@Q@8%
O^@F<9(@(R/IR^6OO.2GC_@2F6GZ'RPM;-0] M"9)"&SDK&P,%,Y';DMV47K]X'OU^^_OCRR9D!?%A[EI1MG]NV<4O;;O!& MYF:J@Y=YRM/U]F= 1T5,
[(AY'N]$>,WGIT&W$P9Q)^[MP->MF.L2ONX7,6?; M]IK;HC$\TG.6*?;S3]&@\W@'9;V*LMXN['LHV]TVZIP&5TRH M8,&R@@="!V;* WZ33%D^X<% ?P8.IH71EM!S-@*Q5!H
M3MR6:()Q)47]*'B-+8/(_8C=C^XC[,2'1>R:)X421L 3=IYRPQ68)^ ?K0(Y M,N .13X)/A?20!W)D+C(&?+*,N =!D5.PN7'4P?V2HI*3!R1Q9I2X M(7R
/@R64Y%,4048OD*'#3*#P3$\F>;B,Z@'N!,.G1'KY1B*/ 7'HE8H"JM# M*1\9GXBE,%/PX$!BMD(V@*BLT*!!@ F86.?*#;:>\T2,1>(C&B$2)$RA7!RZ M5I6.#L2O+*)!,0E,X']
M@V0,%$@/T0BO4H%\-4LE%0N1%J2+W(H ,&02+)+H(TB@S5 W$+VA?T*JR:1K M;*?!JUVX$J:4L(@\"J9L 2.]DZ&3BU!\]6$IP_E>(P]E%X+1%.I%H#)Q Y5
M.098LV0YN#S4PT1QX!@Z!L&1A(@$\)?X3F:@75R!>:01'(J_8*"L[?5H:Q/M"E/R=*2F^+O_R-?D:/'Y#X2R>QH?\A1"J0.1H3D0=Y:N:']0T/]47]I[\W MU0.75!GF=ZR&E[77?NWYZS=.$7
0@O>5HCYG&GR.U\AW\LW:8U'4NCXB%"AQ M.[FBI&*$,Z[@?HIN3VDK?,C1H ?]X%& .MKI/O[+E*3ZOQ-S;^JPJI'O0U' M] &"WPC,T\TA@H\4R+^6MFL!>1HJ0GXX,6WE/VT*\\[F3C
H[L5OY%B^ILM+ MFN$&;RA7L2I:(:]3&5?U,9?;E6WE*_*1F%F6>EJ]L.;0\N@-JLMF']1)DOO5 M?5!B/5XK+YU-$[=H]UYR>#RZCZ?7X$P5Z=^JJKT7Q-$@' XZ.VLHAXT?-]2\
MD:19*0C(K#,QL9G^7U$$O? BZA\L@MW0=<VCY?4':3![VF5Z59MX$(?];HUCTVYZ MS5W\4LV5W!SH/GB.6NF&O7XKU 0_C,!Z>[S3I?C_L1SY(VR#<5>FE
M#_OMQ).9GT'X@KNW(9PFK]4&L2G +\?TK:1W;'D+*<@_BIS_R#Y^9!^WFWWT MNF&_=[&S9MOZ#HP W; 7#=HC0/-KJRV;JX:;_/1ZAX>Q-E@LCXHW_6'8Z]22
MV904,'3N^7A'SNYX@X'A/&H74O/K[8C3"Z.+M21R:QC!=0QZ4<,H?BL?>/L1 M9T,Z3:K:"K(IPJ_!Y6J0NLO4KHL"-=FP_&*^Z)>#[;;%;N M>M>]W>X(WN*(]
[N'Y53K+;9&&LNHWSZOWGSV8>V&]A+_Y;(DL&6K;GO#:TF- M:8T=UUK(S]-^W1)W&&F]V^Z >_'";F=NV^5I\/KN.Y^R%#6\P[(:=3H>VH@'$V[^H-OP0+.KV",PNX",.>\" :R-
FEM"U7<][,P+*] MIO=VE_0%[B/D*R(-1H &%R)L@^/"@'P/QH[P 3('VH!T+)%JRBS('=.1$II; MUIG(YP)B@3 VG_+3$C;"O?@R+]T3];>"?FZ'RAX4,&O\;;=#F59['N[0A*Q/ M-
/B]?"_9PB'QW:_[HE#Y>Z62.R,N1(/#", 2-I@!*I(Y%#M&7SD\TSTLI=V&ZC'GZNPD:M^!EV\J[G;VV M,G2+L]JV\@YFN[]O6\&_HM+\\IEBMH-?>QN<'MM6__'07_KLG86?IR]J]Y^
MX7.IQ1$NZ=CRFBW -^LPF,F^/)@D%35 7BN$[Q)LD51-SSO M]UJ>]CN77=!;ECUGJW4'X^W_1='A/FT7[$;1__[5MU6WLVD\4<*^FU34%=6
MJ:BKJ%-25_.%J6F9DC9NO3B8.TE!]Y6'I*C1H+^Q&7Y(S;9S=S4'IJ@;IP/V MUN_/>![E(-2U'[8\7B"G+/7/3Q/V@.^-T7MKZ6H_:-2U%W0^U+47B_L##PY MAO%%-^P-;R-
%=9@.2U'[_8N6IWT][88^^@#)CNI67H\#_];ECRSU'LV8NF$< MQWOJMAW9+JB6+'4P##O=;6^$;K,7MWNI8^$/SU(AW_(.@Z_[:-B-_3^+-7S MBM$1#G47[
%9ZCY7PO"*&S(,R6QYX1K7W-?B+EYR!UXD MH56\O#GMUMR;R,%E?+J<9Z8@(\#* 4W*5KJ\-];,@EN83]J2GQ#]16N$PA:E M3EL?,W-
65QJ=WK2Z4S_=N&J_G;Z5#87^ZZT\A=;^@6JSVG'''3?/[0<^)BI M3$">3:O[I-E:7*)=_.WLI%KRD:VE:,E;?&4 .1K=*T#Y:UU^/.^7>"^,("B MA5&F40;; HT"#$F% MG\[6\0F:H;'?
#"K.4BZOD39#,F_=T0'[0$^"5-:WOV$ZDA29XR85FF(=PN"' M8=(BXZ6*CVF3QVUQF;6.*JVR%^K]%_8^?8FV9(#VNA0?XR=;[)U.>\#$WN3T
M+_&#^#]!%9XXR8V[5PJOY]S.W)"/>EA/O4F7SSN.?2[S1OZKJ[6R41"]DMN IG0#PVO(XOPDSJ$*T>W;8; A:%2=94*!NWP# MQ&8;MML4Q9:UC TP5^J$.#WMJ0.DS
UZEH)BLQMVV\O:L".VNEL[S"5;5BOH M>QQK_:_YLE)&@NNMKT(XM.YZ<]D\E78WN8QPR,&(YWPLC+-8/'L%C92I1QG1Y;]O*W-[CUI2Z6(6DN]6 13LCMZQ6.4G3
MMWC.O,\A@?.?L",0H?TR4E5;?5?JTGY.J0:W'Z5ZP]0$HCSD V-HVCD= M]D_-.E#3_;!R#E]7&DDC9$S^CGE#&P# >]*K9[P ZJKVT]^P]02P,$% M @ 4(%L685"WD6V!0 1Q !D
!X;"]W;W)K&ULK5C;;MLX$/V5@;OHMH#C>V(G30PTV70W#TV"-&V?:6DD$95(+4G9]7[] MSE 7*XYM]!(@B$1Q>.;,E:3/5]I\LPFB@^]9JNQ%)W$N/^OW;9!@)FQ/YZAH
M)M(F$XZ&)N[;W* (_:(L[8\&@Y-^)J3JS,_]MWLS/]>%2Z7">P.VR#)AUI>8 MZM5%9]BI/SS(.'\H3_ST6,G]!]SN\-C?H-2B@S5%9J!0:CB\[[X=GEA.6] MP!>)*]MZ![9DH?
4W'MR$%YT!$\(4 \<(@AY+O,(T92"B\6^%V6E4\L+V>XW^ MP=M.MBR$Q2N=?I6A2RXZLPZ$&(DB=0]Z]0]6]APS7J!3Z__#JI0=#3H0%-;I MK%I,##*IRJ?
X7OFAM6"V;\&H6C#RO$M%GN5?PHGYN=$K,"Q-:/SB3?6KB9Q4 M')1/SM"LI'5N_G#]Y?KV\S4\7%_=_7U[\WAS=WO>=P3,T_V@ KDL049[0,;P M42N76+A6(89/U_>)4,-
J5+.Z'!T$_(1Y#\:#+HP&H\D!O'%CY=CCC7_/RA)D MLAN$R^/,YB+ BP[EOT6SQ,[\]:OAR>#= 8J3AN+D$/J/4CP,,ASVX$9!C J- M2+M 14N5LT15("CM0%BK
RDRY'XQN2"A#T(I6QX!JW7I1D0W1H MJ%K0"Q.*LJ+L KF1 ;+8\BT((AZ0,W8+@=.'5'G/O"&4VE1L#/4>V+T,I 5+ M;S:2&/;@KC![/0+"8!U)XW" M $4_16OY&3"1-
!6+%&&QAL)_U*R^T@=%SDVRTD/)PBX@(Z0FGO=[?!!M@VR, MV6)?VPS"L1+*"R*2:ZD-\1["GDB3$&&CD'.%S3&8^N(+M"4748+E1B\IL3TV=Q1R.D6&XZ!H0Z;M
M1GHR/+VI5>L(Q)=J#QX3ZD1/R5+VTOXJR8VE.M9#Y5T8'SZFLC#Z&P4FYAK+ M,FEMR9VG(BYZ[S"BZ2OVB=E_4N80VPB6I$$73(Y2,DB$BDOH]X\?^R$N)/O?

MA&R%/U_TX*%VQ8^U(*F"M B?M8]4BZKT+ :%J:)E ;^S>$V976T#.K@P4QZ(M(-"%\I&."QEZ1[1[X\'6Y$,MPE"R>[L0H'&"2U K;SQ:SKN DY'XH\ALF1?" MEL[<-
CBC^HK9]V6\O8E\=""C-[[8=. J?04?7JH8U0P"@V'MZ%(5U9Q(K?:] MG@1>T@>/OPO!8>)=@TJ+@'$!F//8[%^1EFJH]+AK)W.OT^)B4&D-/(G+N03%]!YB3K"@EI8?
6CR).AEW(/7KV:CP?C=BST_M5#P>/8_VR6^+QSX SZ\U&/\VI=M6L&[*6OQ5J)NZ;'X=H,[")M^V1?Z R734 M&AV?'L/7_>FZO7S8/3D];8W&LQ/RO!<&*@H3EWM(73I5VCW'.9F<;-
Y'4[CB M1M)HE;O].!UN%DTG,[CS.^>S$,^F&X(4X-OGS5+N<_2X2_6:#(]_>D@[-!' M%QC%M+SG-5^;6_+[\G*X$2^OV!\I-ZA)TJ$PHJ6#WO2X4^X]]<#IW%\5 M%]I1U_&O"=WTT;
S4=:NWK "IK?#N;_U!+ P04 " !0@6Q9;TEJ]L<# M "S"@ &0 'AL+W=O=[+FXEQF (H]EP>34RI2JQHXCXPQ**GN\ H8W*1G0TGR$IC,.2,"TJDU]\:+4,L;@3]SV,NC=Z(CV7)^KP^?
DZGE M:H>@@%AI!(J/!W@/1:&!T(V_6DRK,ZD5C]\/Z!]-[!C+EDIXSXOO>:*RJ159 M)(&4UH5:_TG:./I:[R8%]+\DGTCZXTL$M=2\;)51@_*G#5/^MCFX4@A?J"*SB:"
[XG0THBF7TRH1AN=RYDNRD8)O,U13\V6_7=Y[O? M-F2U7)/-I_EZ.7$4XNI;)VXQ%@V&_PQ&0+YPIC))EBR!Y%3?07\ZI_R#4PO_ M*N &JAX)7)OXKA]>P0NZ(.#%_Q4D
U&>!E##\=85C2&J87=+T$\@#5[]\8; MN+=7/ P[#\-KZ/_3P^L8GM\CWS(@*2]PU'*V(XIN"VCG+?\;)%%X'=,BK@MJ M9H*GNJ7SF%"6D"0O:@4) 2H8:DM2@2
Q+TL4E!D50'[)&4+P6J*XM D\QE I MM"?:>XVBE=I3R6NFY*]C\NY-Y+O![:N?.'_&]6^9 #AI-H*MHJ#* MNG^.#\&K7;A#?LP99@/CJJHBCTUJ%>\2I'A\WTF_)0,[<*.CC;D1?
8PVAXZ6HT'-J#X8C\#E*..SLU MH]A#,=7ML-Q\71WLG ,, \\>7Z;Z7IE/1KA)YK&,\K=[A.8@P M:X.+1?'\V]
<&=QBS2S'T77O0=Z^%]S/]^^Q@OWQ"%R<5>DO<05,Y;0X2W(J>'E69)511?: 5,2XF=ZBUI1A2 RT>E6KC@?_D_UL
MLH68UA*T]E.#2]&3FZ[%:F2DAJ@4[D>R%D^M0R4@:R9VHQ,A4;FN:VC3R!I2 M*QM2@PNDIDG,,#LJM]&<&3ZDX 6(0>_2OY9SM$B4('9F79*8!B3R9J?HOG8; MV;Q91'Z(-
^O<%RIV.1:A@!15W=ZP;Q'1K$C-0?'*K"5;KG#),:\9;I4@M #> MIQPKW1ZT@6Y/G?T#4$L#!!0 (%"!;%G>GVO-1P( )\% 9 >&PO M=V]R:W-H965T..;0IM'21-:KJ!)>C[>B&-17J6G%7
%1,< M25A/\/5@/(MMO OXSJ!5>V=DE:R$>+#&33[!@2T(2LBT9:#FLX49E*4E,F7\ M[#AQG]("]\\[]D].N]&RH@IFHOS!S:FYX)BI YU^$ M4A>'U'J*D:.PBV6;CJ+@*B';?15_!D7QX'T?
Y*LC>V^] KEQ*T"A3#1<^]?3 M>_LM<^V&ZX5_:K:/7Q:_:?SJNJ5RP[A"):P-97#YSLRN].O &UK4;J)60IOY M=,?";%"0-L#&ULG95-CYLP$$#_BD6EGG8#
M(5]M"DC)ME5SV"I*MNW9P0-8:VQJF[#[[VL;0M,J8:59()66)MIC+W524!$Y=4,C\,@KE?8LJ] M)')K6YE$HM:,ZOQ0@Q+.=;$CL!58(&*3:$K"Y'>$! M&+,@H_&[8WK]EC;Q?'RB?
W6UFUH.6,+\HT47L?? 0@0S73.]$\PVZ>F:6 MEPJFW!4U;>SDHX?26FE1=LG&H*2\O>.7[AS.$@SG1 M% V2-MK0[,"5ZK*-'.7VI>RU-$^IR=/)QAPO 8F>)":4YV@E)>8YF&/7*O*U
MV<'&^6E'6[>T\ IM@AX%UX5"7S@!\F^^;\QZO?"DMPX'@7NH1F@2W*$P"*<# MO$E?[L3Q)E=XE\J\0X=7M.&$'BFI,;M4=0N=7H;:[V:I*IQ"[)D/0X$\@I>\ M?
S>>!Y\&E*>]\G2(GNQJ!F@<'&;WXW-MM"*BTO\?0YBO"5]R&F6^Y+7JWQ=K)UI4KML< MA#:]RPT+\[, :0/,\TP(?9K8#?K?3_('4$L#!!0 (%"!;%ECD1#K# < M .H2 9 >&PO=V]R:W-
H965T)5$G*CO?K]QQ29I34\6VQ?1@0 MQ*)T>%Z?\QQ*9VMCO[F"R(O'JM3NO%=X7W\8#EU64"7=P-2D\61A;"4]EG8Y M=+4EF8=-53DWFDDJS/N\=]+8W M[M2R\'QC>'%6RR7-
R#_4MQ:K8=*2JXJT4T8+2XOSWN3@P^4)RP>!ORM:N\ZU MX$CFQGSCQ30_[XW8(2HI\ZQ!XF=%5U26K AN?&]U]I))WMB]WFJ_#K$CEKET M=&7*?
ZC<%^>]]SV1TT(VI;\SZS^HC>>8]66F=.&_6$?9XZ.>R!KG3=5NA@>5 MTO%7/K9YZ&QX/WIEP[C=, Y^1T/!RX_2RXLS:];"LC2T\44(->R&
MXJG"/G\Q>_CR97+W3_'U6LRFGV^FU].KR?!:W7_\VO9I^ MFHDWMZ94F2+W]FSH89H5#+/6S&4T,W[%S*'X8K0OG/BD<\J?[Q_"Y>3W>.OW MY7BOPAG5 W$XZHOQ:'RT1]]ARL-
AT'?X7^=A5_!1]]%NW=Q7'UPM,SKOH7$< MV17U+G[_[>#=Z'2/YT?)\Z-]VB]NK=*9JDMRPBS$E=$.9$C++#,-WX0N7E^9JI9ZTP^+ M2ZF_]874>5K]_MO[\
<')J1/KPI3E1IBUAA77S)W*E;2 XT!,2EA32ZT6*I/: MPYPGFT6]3_:"5BNUDX$0G"CDBL2<2 LJ%7HK^*]T)QZ(#<2>&AVG&AWOK=&# M(P[WD_,*1$)N5V%^34-
(/$I42QL+@8<_4P<68BI7?@.F\87X/)G<@EV_-PKU M!K-H4#$+"V^P^D:"DDE.H'2@[SKFSQ?2"[E8@&!#N>"-L6Q;5IQQ=@GBU*:^ M5'*N2N55JRE7+BN-
:RRUOGNEEVSXM3W1"$>WA&S6\)0$ZB R2[GR HF \;Y8R;))]724P9F4, .?;"=,I9VW38@S M-L^B87(-X3?/HF)E5-6EV1 #7M,")NL2K= 7)2VAJ[8F(WBBEUU;G:)T*M'O
M9%66ZM_QP8:-8!R2143"R\=41Q08*/4J:THD1HDZE\!,D9DA83ZP9X.>Y_KBCK(3!P !G;M:[!=5B$D+%K2-#^VF4+&(A41+/X%!RYG:ZH;4ND) M5LBOIHRTC->W)VTG*V\G>H*
<@R2RT*L)G M>Y-(EXSZ6VLTKK,8QZZ$_J]TBZD6'R%3S9$53/3#".CKE,[.SAF:+)\84G.SWAT>CV978;+@].W0H&JD.V=6Q_JP"-OVGV3V4/:=F,&P86_C/X: MU!XIF6NID/?&%-
LRR$>F&I(_[$J*":64U9 M@#+8*&:SB3$GKB==R%2 %G4V2@"+&9HZ6.ZWTYL3^)RS76M"H%]H:>R6J&0. M2L/.P%%/$3#=)=50IM @F#@XN?)*BN\-
LR=#>\4G!;B(B9]'MEF":C#3V0&Y MQ&*92')W_#!4AHY\EB'@=(H>8 MK.N2%7&1=K-%0%[2]IJR5PF @_JQ^UOHQ$G\Y_U_V'^&LNTV+@#L_!J5#,2G
M_S,>V77F&':^/U1DE^$K2S@>:Q_1:2[Z4/.)'Z_>!*/7X&^2(N4.!Q+%]@Z M&IS@MF"I<%R9PL"^#YPAB_7;"!]'GKXC]02P,$% M @ 4(%L60='-[QR" C#$!D
!X;"]W;W)K&ULY1MK;]LX\J\0WF+A -Q8%/7L)@&:-KKH>T5==K[3-NT+506?22=;.[7 MWU"R9;TMY[%-;S^T-$?D<#B<%V>8LSLAOZLEYQK]N8H3=3Y8:KU^/1JIZ9*O MF#H5:Y[
E[F0*Z:A*Q*[Z;R?G0\L0Q"/^50;# R:6W[%X]@@ M C+^L\4YR)5#GPGV=H*=TITME%+Y!]/L MXDR*.R3-:,!F?J1;36<#<5%B#F6L)7R-8)Z^>/_IV_7XYN/UIQLTOK[Z^N7] MS?
OK,1K>L$G,U&S6_!1]%$D>JG0=3+CL_+\$="6$VCO M"+RT.Q&.^?H440LCV[*=#GPTWS!-\=%C-MRTSPR-TXS&Z,IKM693?CX 95!< MWO+!Q:^_$,_ZO8-()R?
2Z<)^,%4BV]0^V;G'<[R-<$C&1\ M"'2=,W@'N3*\?P?F5*$/0 %P^*UA_;>4]: -FJ\F7.8J!QDN] O^VX1-O\-.]L+Q_&>< M[N:=N.4R 5]+M5TUCXI)CVZ>+8]Z80V')-%.''?03W#.OF)3W
M4;+(@9TASQ6XE4CO/CQ9&'0EY%I(H+C5/(#>V=BRZ@[+]NNF@=2,&8098=$K M0+14ZF'_H!_+%X1HH[]W'M*@;J9LB-3J9+>AR!;,S%J'\I=L=XG&5T4FI1XQ
M],*3,FL#C[:SQ\%N$!X\Q!_5/LZ_/D#T7B&WR-PA<"\,BOPD(29ND>40UGC4S,O:,RJ3I,W*,U+P(5 &X=K MDE^&FZEKY(\@[L5[V;>P(;/%FZ7DO)2-ZN,V+ODB2I*B_1U. + 3@-'-C
MGBSTTJ 'Y'"%WDR7)9ZQ6XXFG"?&_S"X/R8Z2C;@AJK+H;50D3GG)G?:O47C M3G^.O6$4J6U!+?WX?W0;[N&L/W!@A5ZR!!%[9Q%WW_804,(/(EGP_24TT].: M8:M=87O=HF@?
M'^*PH#3;"L=^"D2O?TWX]X(+1S0 RG- M0T-^EK8[N_EW"KKR/3]+\%5MVX(Q$F(W**M9N3P(RRW9% I#DE9.&F /5H= M^L)Y/+A5D"]\;"[6&!YA:Q9K#T+:J?"1.
ME4=AF=>.C1VWG%XJEVM?6OOW=%X^)E;IE.H5D[8AS^.\FBLB1Q1/&H?V=EXT MJ&RU6B!I&=*1, KRA%'0-V%4+NU7C]AD2*:[VC!;B4VB,8I@7#2?<\E-;W*? M9D4DF^H-
'%!7Q:2;J(:*"9"B3?I$ZB6*DNR]LWDX?!L;XAOV MTYR!.2UJ9"(TFIG$$MQZD)2@(P\&S@S>F#>.*BEN#.)PS4SJA'?GSZ!46A- MKNQ? +2\32P]1SS*(?X!4X 7
L*+>\ZD"1)BKDIU#\&VAZ3/;8QV)'&?S#1T*P7[KRF4JRU^LX"+8HJ?3Z'$:E]EUY M25'TQ=4W!^FC@B:3-2J\D%]QN4C_#D"!+H.-R1[+Y]#\3PW>9"_L]\.SOU/X
MR.3"O%2)^1RF6J>^.T R>_N?=;18I^_M)T)KL4I_+CF;<6D&P/>Y$'K7,0OD M?X!Q\3]02P,$% @ 4(%L66:94K%Y$ PH\ !D !X;"]W;W)K&UL[5UM;]NV%OXK@F<,*< L(BE18I<&2-
)>K!==%C39 MAOM1L9E$M[;D27*ZWE]_#R7+(B5:DEVG]MQ\,4V:[^1Y^/#PD#[]'">?TDLVSV^N0D'3V*:9#^%,]$!+_,QEP M;V+@O):O@VRX.PTB3];B8P-N5/S MU%"Y,)*CWUH??
SJ]NK(_O+M^]_^/\XL,[Z^@VN)N(]-7I M209%R(@GHT5V%T5V9$5VU/HUCK+'U'H7C<583W\"55O6CY3UNR"M&=Z(V4\6 MM9%%;.*TY$>7[:5Y?G2-]IJ:6>3BF'.1HO(ZG04C\68
LI"*Y$D,SG[\ 3/[MYY8Z.LLZ.FVYG]V Z(WG$V'%]U8$@CF)@R@%$1B)\$D.C*F^[3F>EU*W*DLK M3*T@M>[C"8AI:AV-X4N0I%886=EC/$^#:)R^>FW]^(-/;/KSQBZ,9B:F=R)9
M#JGU[WDD*M]E/)V*9!0&DV9A'T4PL42:!9E8A@TMAV!$/4<-L1DB-E;RLJ#Z MT)0QB%,BO65<;'-$?4_Q8TCI02* -Y$UIU%K@7D=!,*^.[Q9S MJ:#?BQCB[UFW=_#%N.;MZ<)@N?
C_P+#R?'_M?M'8;1>Z C?/Q_$L)TL #N^K4Q!Y5?/7I M#Y-5PU>*<#2K@73!#E,04B"*,9501Q7R^01 M57J,5ET*F"W)Y=8PNXG#3.$Q1YBQ=3#<($XD&H?1DRA@S,2LVTON9-9*
M=;J(M:R4C&.HF$Q>S,%_)/ON0;'KKHJ9VZZ.@OV_+N$X!\IW!5 NP:@0@A8I M[=_''P4LWS"H6;P8R1"6MJ=P/(MKA\74BC!B.8-2+74AIK ML-@=E-Z"J3?
16Q+E>J@DO@K427JZ6,E+>5 62;V88:V@8:V(H9;YL,Q^UU/\ M@^S1_K/A_?J#CY'+O=88J])\Z#/:#>T1H\A18+NFZZGK=)"#.:*,K1[G>@'# MANH6"]D6"]F:-
2[8NK*Q;W#M_*'_:>0(356ZO3R=5WGXE)5L>38(TW^H6"?>%*J]!B:^J#KB6S7X[[Z]G*83C MSS![E)WT5G92WZ17\1)1;\I^E8J4ARC\GR)9AEI6Z\CY(N1]E D8Z0R^C.3Z
MTW;LUEQ03,=PO18%PZ_=AW0U95S;3KG*U'!^US=QW=^N+7*0[:O I'+"53GV M.VA3?Y2][D M]^9-Y3XBDN,!^Z&<9L($3&!@QF(FHO$*K6%[$08J5#*AM% 3RE'/Q6L4@[3<
M!6E8J.N7Q1\OBZ\4@\],=7I0EO-EO2]EO2^KWKK],C.+>[_EO72[17=URIX" M6E2J30#UI4B-FRB-F27Q3"0@;WUDKZW6G=)E)-"9-Z(F
M^&S/N=N8='TN^6"_C::FMEI!1PHK4;L1XFRP@N&J0&5O M2BL58FY6ZF+=[Z\P*S4!Q3K^IEEJX>\V(E-SX:1"9,Z5JB-.JEZ39Q!8L5@K M#PSZ("?5+*2J$AQ6A7/EG(D332.Y.
(EHX&R%[S6UL-HZIVH<]I'M:EYYGE$_M7*=8UX42S5H*(\=7?R>(MPG:^[F\'+=^KJN+[YXF[F?A1/\>1)SJ;J6U>:6Y%,%^M1;;]]D>N)8-[]EH2P!0IR#/V/"))% M] ^:&>,JMY?]PG.
[5(CJJ:#V&G)(E(HMN[X,RN)BE);%UY9Y32&PZZY^MKDM$>XC3,*ON#>S[^ZU MU!V4GJ'%@(EKZQY%CF:[YGBPN*H!KHL;^1U(430.$C,N;*.^P%2P69-J MM&=W$%;
(SS(8V2O4L<9,8 09L][&\[OL?FXV$=O%T&T[O'&9U02,&\F5AYA; M,SJOR96+D>?K#-3';SI-$\M99L58^)#' W$BY4=/62?L5.1IU('#9E[U,WG1747%ID!A
MVX%,V#=C$_)FE/E\RK@VV\U[:NI-I,[TR,;^-V$1AOMIJRM%>9,@8:_?R P M#^C^T0?2?V!:LFB0AA4 N('\N(AI5F=U^<'2;%BS\@5RV'$EM/[JQZ&Z>TH:
M2/MF:0]T'<\^,)6DC%9IUP_)_2Z)@J>;QLG=CDH$./(U8D !MUSU! C[L(/2 M-DSRZKOB]ZF:OBE(Y4'POFH=MAW^+3C#KL/WCD!L.[Q!)8P N5?RM6OD>6YW
M3VG$)B&'ZO9[,.I0W&N1R-=(538!TLN1HU]@E,?QNH+1IHAJ<1R,.%=!P87] M.E.W$YARS5Y(BGT[?V4N0_L6:[BZ'C6K&E?(*R'*L M&;IN#5R$6?F45-(ZX7J.A@. 6\-P5[M]
[KJPE]/,%""*K;\+V#4:M2OMA^H^ M.TAKV_;FS^O>&,>'O\O;[*6G0W&-(%U8E"G2"7C,-#]VFGHVCK!V(@LHKALO M.8!,VED3T9X@,7?D"WJ&X*R":.BK8ND"(58EE MCKHKUMZ%'
M7J*]=-7:>>N^!-8GA)HW;2]NT]W$;G?7[CHVP)O8&*L1ZZ:ZYLL]F]C>@J>B M:R^&N+TFZ_=W'D8XS=OI89CG&I[MH\A9 M<;*_ELV.DS\G_T=@YG-<'M(%=!'M_9X?
TVJ?.3JMUU]7C>R 7^[7)67$W>- M.L_MOFS;]]Y]LU3"8PP[F]N*]6]37) 2!.*US'"!2I&^58YQ!KW=0P*<(*H MH?:FLX)5F9+\7'?O>(.!$O7_@Q%J^.^YE9:WG1+#-
/+9E!A7>WU\"&35U_1- MKKSQTRXQY9,"NP:3YW;W@B70CH.6]A2'ZKZ8WNZ^3MMV:]R ^K!TJ\@%FR1? M>UO%1;:G&Z<@SVFW;Z!(?60D?\S/;5<(ET^:O)C?
[KYNVPK?._ZP[?"^YK=[M)F.[1]#G=O>"4&PGY%#=%Q-<"_LV\GQ-A6_+"W\U&T_BU3;:NGTMI8CXVFMZ MV-:TZSV,/J5>U,.;FA)P9C"U76&39-S
^LU]*4&8]+]ONBJ\>&F\GPFN:30\ MY&GVM# :/NX:#5]_QU#^2\]Z!M&U_UTY5'?+((UQ^_430T>O7<+A&WN\&.$V M8)HAJOV#&T.N9E+/D>,UH8IJ3QT6KP-
J*"#MC;0'"&W$.EYOX5+7Z6W]IL3F M?]%;NLPQ&>'VOT)1_'/#9D:XWKJ=5\? ./F+"LK *_&[>9*M3_&.E1W M3VEU!_#C)CLY-/=[-;W5Y1+\FG$+UAZAUEB9NO0#?_;4&>0!I6O?
>"^>E'VQ MO-UM_^]Z4CZ[5/>'VUI7*]^U)XJU=6_%]V9WFP; -3UR?)+_R?O;(O.3F&J M/(A+,9G(OQ^:1]F; 1XHH; =NY>/(+\^)X,32%E%/SN=P<[L5VAE"&O_1-Q# M4OLGSQU82?
CPN/1D\4QF:=W%619/\Z^/(AB+1$: W^_C."L]LH#/&ULO55M3]LP$/XKIVQ("&2IJ6%TE;B;1L33(@R]MEM+HV% M8V<^IV7_?N>D#>6M0]HTJ:I]]CW//7>QSX.%L?>4(3IXR)6F89
Y5_3#D*89 MYH+V3(&:=U)C<^'8M+.0"HLBJ4"Y"N,HZH:YD#H8#:JU:SL:F-(IJ?': I5Y M+NRO$U1F,0Q:P6KA1LXRYQ?"T: 0,QRC^UY<6[;"AB61.6J21H/%=!@]?.=Q)7-
#:"PF$V/NO7&1#(/("T*%4^<9!]S/$6E/!'+^+GD#)J0'K@^ M7[%_JG+G7":"\-2H'S)QV3 X""#!5)3*W9C%%USFL^_YID91]0^+VK<;!3 M MR9E\"68%N=3U*!Z6=5@#'+P%B)> N-
)=!ZI4G@DG1@-K%F"]-[/Y295JA69Q M4ON/,G:6=R7CW.CL_.;B[OCVXNY\#-NW8J*0=@:A8V:_'TZ7+"R3J)-Q*.L=B#=K0+<11W-O"UFS3;%5_[SVF^EET-
M[KP.]O>B3X68XC#@@T]HYQB,MCZTNM'1!FF=1EIG$_MHS/)Q Z 27%1"KI)-)KJ6P.=ILA(#G)QQD32(6T,!>JQ*?A M"+1Q;)."$OL RXS);%#.&H?_?
7(A\)A/D';G(QFZ^RQ5&O3U>YQ7;W+Q\K!9VO("W7(7]2!Y32! M%J*@!O01#G=[G?T7]B42]6$J*(.ISY<9A)1%$IRI5;>VX>[[5ZT\VBWNCOP MC9NLR$VIW1IKN_7-'OP%02P,$% @
4(%L M68_+IA%7!0)A4 !D !X;"]W;W)K&ULQ1AK M;]HZ]*]8K)I BDI(0MIU+1+MNMM>]8%*MWTVR8'D+HFYME.Z_?I[[(200 CT MH=TO.,?V>3_QZ8+QGR(
D.0YCA)QU@JDG)]TN\(+(*;BD,TAP9,IXS&5"/)9 M5\PY4%\CQ5'7,DVW&],P:0U.]=Z(#TY9*J,P@1$G(HUCRG^=0\069ZU>:[GQ M$,X"J3:Z@],YG<$8Y+?
YB"/4+:CX80R)"%E".$S/6L/>R;FK[NL+WT-8B-(W M49I,&/NI@&O_K&4J@2 "3RH*%),6\6%*TT@^L,45Y/KT%3V/14+_DD5^UVP1+Q62Q3DR2A"'
M2;;2Y]P.^R!8.8*EYWD9KZT*IJ;!0N3)13QI+C:8AX M'7Y0"[N;T7=^/K[Y?D^@[A2]*^N1^/.Z3]2"<1B,YI5R(_A=7U M5O3LU^K?)W.&4FGGJ3*H1,QIQZ)^F", M.>FG$1 VQ8SP(BI$.
T]J@)<$,PY=4]+XW3B$KP"9,!<.*Q&(4)5"H] 0D3 MA(&T(R;JO=HH0[V&#^\B#%D !T(%F;((JX4@;1_*!=XC0-(P$&4Z4V,.2S/=:YK?2'TZG6(60W T:DUQ+B#.-@(PELL$B
M)\E%Q2[7N5UNM%W4&4OPEGBS*#\"9>,[+/BICE[LJ<\N 70#?$FPJ4?@;2<^PF8BN"@G 0$J("_EH0P1:D\ M.Q$029_?,0Z4.313%8]1JM1#_R2XF\?G.L(!:??Z3.!9VRH8I.D8Q>T6V+
(.=;6_69Y'M,6$HL<]% 1K<5DH9:=W$LP@]/_I ^OKU]S_->6OOKSM MS*:22=;/2@5P%YGZKO27+ILW6=EVTRGM'!GND5N"'>.38^4V MK663U[7-B6M=[)Z!:V.QV;R-
!395";.BCCI/.8OWS9_M_6 ?(;+;K[%W-0/6 MK=XS3-MMLKIKN$Z]K=ZRJI'BSX6A,L=F]-D5.]C&D6F5#>$8/;MBJD]&WSWN MO"D T=K6\59?9ZL8K=
MXA%PF+U]K:YG+XBWE,^4/R.8(JIY>(3#+,]>Y3) LKE^"9LP*5FL/P.@/G!U M <^GC,DEH!@43Z.#_P!02P,$% @ 4(%L6?3\>%H3! M@X !D !X M;"]W;W)K&UL[5=M;]LV$/XKA%%%IT-
N!&;Y8E)[8! M)W/1 $UJU.F&?:2ELR54(C62KI/]^AWU9J5VM"Q(@7W8%XE\[WAV?X[V0-]ES M\4W& (K<9RF34R-6*C\W31G&D%%YQG-@@N++A(J,*2;$UJ 1H50E[J.98W,
MC";,F$V*N:683?A.I0F#I2!REV54/%Q"RO=3PS;JB2_)-E9ZPIQ-VI04*CM\2V,O6F&A3UIQ_T\1U-#4LC0A2 M")560?'W':X@3;4FQ/%GI=1H]M2"[7&M_4-
A/!JSIA*N>/I[$JEX:@0&B6!# M=ZGZPOE@J=)Q2ZY(8S%4NR8!%$C^5-!-<@ M=&J$ETZGPA7D9\2U!L2QG&&'/K>QV"WTN?_*XE.&EGJ&I_7H=#F7.0UA:F ^ M2!#?
P9B]>V./K(L.E,,&Y;!+^VR%Z1?M4B!\0V1,<0,20QJ1]0-1,9#%ZO/R M%.1NI>_>!([E7I"7_N=2PT&',C6(JOU&O:.VW")?,TY2%5$!VFO>' "ZP6 MFSL8C8;DBF=9HC2GXF0-A!Y)NL'
#OP?R:_LF--WO('G!0?:'PV&_I#<<473 M^BCK17M@V<' =;SCF0X?>HT/O<[C7E;%*T\I.^6L3ND7QM>HP39ZI2P8_024 M?H/2[\Z"\J[04PX+J>TP>]M$J-APS8)^P+0IG.6<%?
R_"62JJ??A. M(@K9/W]QWO_XQ_NPV/PN%FA5N]X?L784BZ)(K#!BDA#**$ZR7WQ+']UN4&XS) M-5. :8>]XA#@-H)1JKL(U1*4(>\[_FVU6]1P;A/YAD7 M*OFK..0ZX/#-
L$,_8N'8X@/GR+B>;7G]DZ=D.Q?D&2%S,+'G^?T6:7MN1_H$ M3?H$W04(]WB/)Y&((I#J^'NR('5J>V&JCQNLXUN41YK?'HB?)D'']XA]OAE%<8Y+C]7;R>[_165;$?E9A3
M^6"V6HD,Q+9HF+3;=TR5744SVS1E\[(5.;"7'=T-%=L$@R&%#8I:9SZ^=T39 M))6$XGG1F*RYPC:G&&,;86(+0#+B^X5S5A-Z@:55G?P-02P,$% @ 4(%L M6:QIM&DH P !0D !D
!X;"]W;W)K&ULY5;? M;]HP$/Y7K'J'2J6BEM$H>?+2V 5VFY,@U6%=<\F.V4^A_OW,5TY,@M:2^)[WSSWW7=W=BZ]C53/>@U@R#9-A.X[:V.R*_3T1I2IB]E!@)WEE*ES*"H
M5I[.%+"X<$H3C_I^RTL9%\Z@5^@>U* G6S%<9QW_$M(4@@,A:!X>L%1I D%@AI_-AA.E5(ZUA?[]'OB]PQEP73,)+) M=QZ;==_I."2&)/H19?)E?#,<\S&-2Z M>M$NP+ ,0
\$",E$"K/6Y$[$$/_N[R'9BC'=,Q[2HX SR"Y)Z+N$^K1Q!"^L M*A 6>.$_5>"MQ$OV,\P2(7)(("ZSP>.=<7U\ULY M'8]Z>M*A?GA-WON-/3:0+D!5C:ZV[OD68O+(#)
GIK@]EJ4TEP;SO^<"L^2X MXD(;E>/WPVBR64L-59UV1=+X42DZ@_6*%,2\K HYXR)*\IB+%E@1V!K %%V@'NC#R1LN$'8 MJ2EH,W!;-*QK.DVWW0K(S""/Q2M)P!A0=7[UV
']Q8$&;M@-#HG'2+1#UP\: M=1._[09-^NXG8?_^G OX_PZ#[_I_^^X\^=$/ZFXG5=/_N,'0;X2'Q&(ENT^VT MFW43BIH.?>NSYM5&4PIJ50Q@C=7'FI=3JM)6,_ZF'&V_S,L?A
E3*^PCIKA$ M5_^RW72P1\70+04CLV+0+:3!L5DLU_B? LH:X/Y22K,7;(#JSV?P$U!+ P04 M " !0@6Q9>K)EI=T("W.0 &0 'AL+W=O/#!9Z1*R)O%E\YU+J9%)^&)!*4
M18B3Z5%G;+X[&2A^S?"-DCM1>$:J)Q/&;E7EDW_4Z2F#2$ \J21@*);DE 2! M$@1F?%_)[&0J5'L=Y,5"LG#5&"P(:924^,=J'-HTL%8-+&UWHDA;^0%+?'S(MV1WBBANDJ0?
=5=T:C*.1FI0KR>$MA7;R^&S\Z1)]&Y_??$2OK_$D(.+-85>" M8/6ZZZV$G"1"K HA-KI@D9P+]#'RB;_>O@L&9599J54G5JW *[(X0';/0%;/ M>2MDYY6^45[\0">^2H \M>$+XDG>/??
S/[O?CW.3'F@(PIRLG)_^'UL,%"*@ MUSX+ LP%HA&2O$.__S:T>O;[GZ8\4YW[ICMWD?09H$D-B&PM E:U
M).&$\&QIHQNAAN>QMEW1642GU,-1>V.JRK]B)F%ROG+J$3TIZ8LO<@Z6/T;E M6",PNL#\5BTEB"BY\(E:9@I_,M)-Q+:)5>4G'R8#K G0:IUF+Z)%7%TM3.KK M<[(D 3+?
I$]6]F2_64G=?56.EY@&N@>JMP+#@U!>H9UG=W$W!U<'Z)KK]7>? M45\AR^P;@WZOEJ*>3.M]">6"<3F#"/QV@KU;F/O'6/B@'OW!EH1'RI\0F!%Y
M]P43MEJ,C&'/+)57[%T[[E.%/9)P'&A$"E<#@=@DH#.LTH:?<@@<8V2ZK8>@ MGCM7_%8LH+],@3G4"%]P*DJ4FZYA#9W6VAO8+^*(>G0!CEL8\V+CP<"NU%'Q
M^II)%4/K7"]K8_4MP[5S&9M^XY2K^$ X76(-9ZM8_1J0(U]T \>MM+K\;6)T MP8$'EF$-AK4N[;J&:Q99JB;AJEM5"/8)]-JS(&/;M *>? M 5Y1XB^F61P@<8!J3C/<[#3#;7V:@7<_,
(A8]+;%Z46]#0\XJ"C1^^\\K'@) M^/L)^&GYU(&_Y,1HUP'^%/ET2?T8!\$](FK18S7@ <,/V=N>LC D/#F.5!)J MH6X7RI?+CU]J@_"N]:"M M"57]+%3U6X>J,,=(@"#MJBI\)$.M
J\DWCRBWV-2%H[J]5S/5?@-('KHN*WA M19^JZYU;'N>_QX!M5";92C'HXPF+91I-&Z+85A!3%PB >W=SZLUUT@#3N<#1 M/9IC@6))DW.O%=ZD?9<,4F?
('T+H2E'+KQ+]VL2K(NU!T/\M6QRU$40C/[K$ MT2RG%>#_.EU8:8AX_;>^1X1)&2\A@YN17SL(/+9L# L_<_D2)K;"1%J.%PN. MJ5";_FEQOU+]/[3'%[:J&Y2:?:4*M7B M+(='P-
L9B90LF(,0'V 2L[BV1Q0TR<@RM=G_*D10EFA@!DV:(0']WH3EQLE MYP#TN50:>4'L$U#(*> O"M:!.X%YM7.)&$0RG9Q.J<*C VW^1R%IJ%>%($&0 MJ!)2'-2$TT$63@>MPZF'.=
<=4>&'9#KS2"(J;[L+.[:R4%MK0_F]M8J_^S$(MW1&NCE]6X5S\,O%P#P&DJGS:C69EA_:X :TJGV!CNH<-Z6FZDG-7?N >-#,J M9''!]L*$IJ1\B[I!L;8HL&4]V_2BUA%$'5TIE]-G6 0
&%Q3+Z8\E%B68XP& MSHX4]52^,[G*#VA+CF]3_LT[PD9Z\QUB6FX8,2>!K]OF%E%R@_9H4_NL'!J M;!G#?K7$+8/JV<_^/#_Y_#\]]F>7ZDE(YMUF;+;1=_H5M2;-]=R?B5QE"[!Q
M(71]J9N&/1H9 \LM4H:N89I6:_55]%S2V/-X3-39* 1<" UEE@R,?G]04602 M5,^]ZS5R-;5*_V[E?ZY[:FT?2 +)N@.D+1K>867@,W"0"&+R#UXL0)Z M0SN63T)58,]3<%O$-
%/=X1LC:]! VT:Q.JYK&A)0NM%AT^T;MKN-!*;KKMU* M-?I/__J'T6,"TT9O(>LRU,9Y99%MC%TG8I:,[C4<6]Y]@+?KP-,X>+0--MC M6AUOBQNG?[]75Y5/LQ]^24&?-P5-
RRP53OEY2H2'IB:KE+2TEN2E.=)4M"F MLDV*:O;=C5OT-I1M<$\I+5/4C;\5--*;_W901)16*:IK] I]@IS3L=OG20WL MC2FJNY:BNCNEJ'7<32FJXQB]?

F$<#6MD&\Y@'REJ*JE=BNJZHXI:DZ9Z[IW_ M>5)#KNSK;NS/7;YDJ:_TCLDV+,MJH&T#61U?19;:'Q@]>QN-%&PZ5C5*[?"285R1;ZT[P)
MDY*%^G%.L$^X8H#W4P;&KRI*0?:MYO$_4$L#!!0 (%"!;%E>^6L_[0(M $<(9 >&PO=V]R:W-H965T\!I&+3MYK6[F#*5HDV!W;8R^D* M9J ?
\GN)DEVAQ"P#KIC@1,*R;]TTKP;^T2\4'AEL5&U/3"0+(9Z-,([IEF,(M00J1-@@4EQ<80IH:(*3Q;XMI52Z-87V_0_]>Q(ZQ+*B"H4B?6*R3OM6Q2 Q+
MND[U5&0>PC:>EL&+1*J*7[(I=3W7(M%:;9%MC9%!QGBYTM?M/=0,:X)W=K MX!:\2T<%RV]4T[GQ89(HXUH9E.$6E@C.<-94F9:XE>&=CJN15<)XJ,> SQ6WL;F57T
MW!V]@7L6< ,Y)?&@6>]_?A'HNR!/&/@Y&ZN5(YC:!O82$H MD"]@A1>?FFWG^@Q%OZ+HGT,/9UAW\3H%(I;XZE^ KP'72*PX,^_X&-WS@!>? M.J[C79/_M6(U$)T
F2<2X$W"":9+0[8 6>3L%(#)95WP/DQI(CCC&C 9FHQY M)#+X9Z@Q)RK"GOPR:>Z/ [Y [? KR,,6=8$\0$UQ/T!:8G;IHKX%K3?*#[KN3<,0?3B13 M4L=]NMU.M<=DO-?
=7&B;$G[H]$CF&\UFIR9[C5905<.QIF'7FGL&F%PSPA0I MJTFI(WY7+8$JY&PO=VIR:W-H965T M05GIS*?VWUK.IZ+6G)6PED3514'EGTO@XCAS N?T8\,.N38_O/FTH@?8@OZM
M6DN4O XE8P64BHF22-C/G$4P6<9&WRK\SN"HSKZ)B60GQ(,1OF8SQS>$@$.J M#0+%UR-\ LX-$-+XH\5T.I?&\/S[A/Z3C1UCV5$%GP3_SC*=SYS$(1GL:18:9*RU1)7&=KI^6JQN?
MZ]_.6K%<;LOVR MV*S(^WNZXZ ^3#V-#HR:E[9@RP8L? $L(M]$J7-%5F4&V:6]A\0Z=N&)W3*\ M"KB%ZH9$ODM"/XROX$5=M)'%B_YSM'U!-AAQ/X;IDHFJ: HS!]M @7P$9_[N
M33#T;Z\PC#N&\37T^1:[+]LY$+-$G0&7)RH,B%6 ;Y51"`]OK>/.UANR21RJ* A4M'?*>E0@A M:H7JRB7PE$*ET5]+UZ)TY DM1%U]]6%"WKU)0C^Z??4;&])2O\\EP$71$2P9 M#
<4.G9JZ>6YHZNA5X4P=:=Q]D_1_[<` 38+(`26COJ7Q:.0. M1V/R"R@UZ?S4)<4;2JDIA]7VU_7)SW. 4312XXYI*26AFT0)*6Y/2<=Q^TA\(MX&-;DSUL_21PDV') [+(L@E9!?STVSUBJ-
96LX$[!61+=U3=7K M'+CL$F_L'3+/Q=#ZQ^2[A M!X-.GZR)=,*3\MD&]WGB!580<,B,9:#XV,,",+=$*./W@=,,2EK@Z?K(?N>\ MHY<=U;"0_"?+395X7SV20T%;,C:R^PX'/U>6+Y-M-
K(^@%%! MS43_I"^`]W "",=O ,(#('2Z^T).Y0TU-(V5[(BVAX5'H/+Q(N(5F1*+@$PF#<$)61<RN ; M#?XC1QO]A_]S;GN6R7D6.SE3W= ,$@!'0X/:@Y>^?S>^#KY=T#@9-$XNL:?
+ MMM[AUY %7M:V)D8H9QLH+3=C8=+'(%$_F-YJ:-K.PSCKF_!O>C_*#U253&C"H4!H,/]"A54_'GU@ M9.-:+@U>!5%R
M)>M]CO0>.%B:[BG[PK<("?"M)!6?.5!AZAO7Y?D6E9!?T1I5\LZ:LA(*V60; ME]<,P4*+2N(&GC=R2X@K)YGJOGN63.E.$%RA>P;XKBPA.!PB0O>.C[A
MS5:H#C>9UG"#ED@\U/=,MMR.4N 251S3"C"TGCES_R:S R70(_!:,,^/HH%: MRHK2+ZIQ5\P<3\T($90+A8#RXQ$M$"&*).?QM84Z74PE/+Y^HK_5BY>+64&.
M%I3\BPNQG3D3!Q1H#7=$?*+!OU"IH%CQU6OJ%*_5%60HFIV*I$\E\\??#W?+N\|W'#TOP*D4*8L)?@S?=@ M89F"5[^-GKI"1E%CW;PE+AIB\ (0!.]D;8<9%6!BKI>E:/KIA@\3?$V.
+?-M[<@5\,/?0> %X=!\S/(EJ]] Z&EY-"!/SY@],\(N7Z'FA6?D M:V VMXTZ&E:KJG/#:YBCF2/+"D?L$3G);[_X(^^/(6-MPE*;L,P2K)>"]$M! M9*(G"\BWH(:X&/+?*+W4?YNPM(&--$S]?
3PF_O7$DZ^I^WALK:6@/6OCSMK8 M:.V?E!9[3,B0LT;EI<[&IV9XD_'UB1NIS:C9&5%[MHTZVT9&VY8URO$:YV#. M.1(ZFI-F&I35AF"=9+SKA+SOA_5>RQS138A*4V
M89DE6"\%DRX%DY^OV).3'V7@>:=U<6&,:<FU-F6)95C/VNO.VFNSM?)9#U<: M5-F04[E]*!"#>@=0PP-<$33D>$,,C\M@./.2X.?*ECMN$999@</<=I[_F1W3-[MKK<%B &"N>!##K>
GL71D,7F2)=Z,)66V:+U73[:&/D__2S22GM%PQ_TUQCC M8G]MTC);M+Z_P;,_@=':?>W@H5=E84Z9*QW 5(1BN,,'B,)@%8X!+_SI;VG%. MQ_%I2E.K43-,M"8)
[M%!@"P0&WT"PZ6GNTHT&^ZNMSOEF>NSC>_Z%_Y-VIS5 M/&.:HZ/WD&UPO0%!:XGTKL:RR+#F-*9I"%KKXX85%;)*Z 9 >&PO=V]R M:W-H965T)'M;F*@(VDZ M76RI[1=-
T/RLVDPB5):\D)Y(Y4IO\CFF6)[2(`G]H8_OP%?62(OGPHLNGJO[> M/$C9DC_71=EM^EC?3YI-+;-5GVA=-$M4&<- MV14W<6?-VT@D-=-(S5"A$R<6[XJB>LK*Y8Z41$9T+.(&?1$ Y&B'RE9J]%R
M#Y:::,FGI"-/N^6RWJKGN>\;*72;TDMES)_[*&^FR=[(?ROJ]?CCO#)2MZV MI#F,LD#7;?X)NV??-AT(Y$!@XKX+;_/P4JAAJ7034OFP[_WM\#I(*-4]%;I8Z4:\[-!BWU?@%#0;5:H"FF-
VXQE < MA>HT*G-AJ9E^:^H*G02Q^.,'UCKR\@UA 5EESPU155BA@"2;3!7(ZI46>WJZ M+I\,2=RY]?;V'/04:GP*W?SD!'999$V3W^6JKF<-*:MRG'55/RM 7%RB
<>%N!N?\!@8*Y5,^!28EW=GR M-0$/ELWSEP]B(Y89'!GR|O$=-T&'+[3&ZNR?OJ4=;E6I8M M4<'E\OD$<;BOZMW!8.HEJ&HIEH9?IH6:80\[.DMQA54+%52[4'4S)+17$G=
M7#E@Z&'3H&JY*=3.HRI/H:JE6&JFS1HQ]1LO??I5&Q#'T/Q&[+ZDM]VHT(FE M9MJMH9.ZH7-PUVNOULUG 52U4;$252W%4C-W1FFL9.!UO[@["F5UO:_8ZWU7 M3:K;
(K_/NMV@S:N]=+-1OU:U^DEV\XB;.E8U*TZAJ*9::>5!&TS0_1=/UIJJ5V4-VS+BU?-MT M5+4$52W%4C-+14,Q'PS%@PX]<%0F1E5+4-52+#6S8#03\Z%,_-K1!PXL]O:S
MJ?:ALJ&1B3M3WA:>@W>YYEWNR;NO'\X#MO _")R" ,,@(A#M;WB:>Y7SCT0%' M-\9Z3!IPFV3'(;0.'D.1=#;? 5ZB4BJ6FNFEIE3NIM2APPUN;IE5C^L<.BYJ M1X9J8
(<@G!GS=O(/A'TV M,A31##C\!T4R'@*[Q=R9\C[D?PY:$YK6A\L[[? 1K;#WR@(GTF(@#!C0NG/E M[>YPIHL!*>NVD=;YQ ?0&-L"EL#/2/J!=-L=1,LS6""3>"#1WQ"INLU"AV
M"CWY0*1Z\NW17.+.FK>1Y\ PH3%,<-1Y&H')33&J6H*JEF*IF05S]/Z.$T!IZ#Y81F.>%F.9_VV.:S,8 8,10WA7Q$79W# M4C-
!U$0GW$0WN*D%2&T:0:!1L@,9G0&3ANZ,>=MX#[(3FNC$B5?.^$TMN-6& M3P7$6$()EE"*(&26@68XX5Z6&S8YL1>)3K>K]NK=*^TJ*FYAJ9EO!-.X%;EQ
MZS_M@ZR'K+6Y=7R"]AJ":I:BJ5FEHBFMPAY VJ$NMB&JI:@JJ58:F;):":, M?G8#JEO NRB@M_(#1+J55,L-=-DS8(1UG*<6\C;;)L8&=!-)*A73;'43+,U
M+T9HRW9N)6^W@:4]@.,3U*NF6&JFVQH'(YR%/;>,M]7"&@!Q;J_-)*A73;'4 M=E9/CE]PW;V__6-6WZM6@13R3LD'%U-UM7KW2O3=AL;:|. \OJW:MEKW?S[(M;"7K+D#]?
E=5[&PO=V]R:W-H965T';@)UH#-VDXR_?=K X704JZCD2Y4$(' M*5G# M13>B_TR"U90HI DY0S)& U<;!RSG&!I]9W"3NY=(V-ER?D/L(-D=
M)XYG%$$,@3(41'lL80YQ;)BTCO*4J>P#- MTPS !0"_!@S> ?0+0#\SFBO+;%T31.9CP7=(F*XCV]@,VMYZ;: MYG,/FN_^!+$%ISH[_Y(^_/IL)T1%8KTZ LT\#&/HW!FC)& MV1K-
2&S*T^0VIQAE%&;3VD[Q"(=[;X)ZS3-)I!%_[#4/[3JOQ=\2\V&U_@* MY-CAGO#>8/1*N)6_O?!1*7QD%3Z/B%A#CZ]6CZ M>X"
;T'HUZG)G!7;PMSI/#5S%Z6Y"ZLYO6,>>&$NWJP[[+]>=]8YVHO_6HK_M:E]W7*1<$ 6Z$R_5WK[7Y,.*U7:;ZXBLYMKWJB;L_<)^4$S>4:6Z8JN7:B^O M^*?WA()C:&T*]HG:+W(?
5Q[P"7VA -L;@WV&(\17T<6WMOQ#0<@&.;K%_=D!4 M=UBE#M\>.^S[P0YN8I#C5.)7L<2WYY+#/<)_&TI>-@G[+$<8J.*);\\G=QM& M YJ2&/%E3-=$O?LN'1$Q+%M?1VQUUU5L\
<|_99E)SDBU30;/VH_F[!E8RP-4X95]D1WJO[,_]RGA])5C3Y">F=7MB4213#2E-Z9^>ZFXK\T#$? M*)YFYW9+KA1/LLL(2 C"/*"_7W&N7@9F@O+H=_H_4$L#!!0 (%"!;%DC
M/VV7F < @Z 9 >&PO=V]R:W-H965T2$Y2 MZ'Y)+/MX>NYTY//P))T]LNQ[OJ*4@Q_K),W/1RO.-^_&XWR^HNLH/V4;FHI? M[EFVCK@XS);C?)/1:.+$;M$[&R'&\\3J*T]'D;/?
=EVQRQK8\B5/Z)0/Y= KV. MLJ'W-&&/YR,X>O]B:IQ<<\>$*+\>1L$RWIE/*[S9=,'(T/?A;QFJ9Y5%*0T?OS_MT>_.PW87G%P-V%M]B^IA7/H,BE!ECWXN#]%?YR"D0T83.<>BO\>Z 5-
DL*3 MP/%/Z71T.&3LXP[@JRP%MZ*#[O<[$:+:.*TN(Q3GHE?8S&.3ZX^?[N74W_"+G,>BR31!?@8Q1GX%B5;"]?T 3YE+,_!72I]HG_M%;]?BV.:@lV*;7,Q,C\;'-."F=',*L/,6(
>YBN$7YN%_;E/=\+%(TR%7Z) KM/.'M7#FVRSFL8@V M>A"Q1K.$ C&30!XE]*TR9:J8IR=QU2R?>SDFQJCQ,$"%\<4$> MJH$HK#!V\,&JAM l('2-" ^X@+A*URQ=TDR%<.^$5,X-
/801:4!LFR$80C=4 M8R0'G,2(9;Q*%&A(FU4@8_#L(&J;89S8KW9*S6C;\0S9\&W7DMR^%$V"_<<%45CC07*_@@# 85D5!)TPJ*RVF M\(I?,EZV>(0%?S09@E9#LF!T
KYPC:MGL#0:J*@EM1,_DV>U+BL\JNMKS5HY7\"OV?(;VAD<9J[Y\22MWI. M)*-#,Z5WY0NCE]XQMY4 #$F@*VTY*W>D(JNW&S#.@X^Q>
M>L>LDA@;Y8"DHNV"Q!A1D.H:X"):$C,Z'KYX:*PA6X%&8X MQ%"#2U(X,E/X#S[^H=V55=-CR5L^>%!W(O*OONH"T M-^QAX+2*^QAB 4FQ@ ;N_U&;T%7H+8F(.GJ#M#Q.P7(:JO
EK=Z8U7*$&RE M5X!578!*&Z!LK1K/-306*5RPN:F@+4VLZ\HT!]#96"L,K!995RP)!$+8U;6
MW[KD&L!F2;R,BEM1N99F\HWXE67B)W%$LTT6B]HI]5;,"JDBQY:V>LLIM@NNU3$4#0]8*!K^H;=*)-['5GHDM;_6$2!F$ MK?1,<%L4G7C-%KOY5$-
#D9H(6^F8X'8GY*0UR8XA9EPI9MR!/157(5\\KWG7 M]1CJQ97JQ36KEPN6;5@FZ HLZ(S_SY;1[*OO7++EK1ZY5#YNY\<=AM\"=JT*
M&U0>ZAF1PL:UTJ9OV_T7&#A^4]BJS'SH:)I);N69AX%M&ES-B:2)"!K1+SN-[HVXT7-WHI&,A/ M$ S$JF"PY;V>$2D8B!7]0-I* /E>\[$5A15&NCNS1,H%,E N$,7SC@I4;2L#
MJLI#D9W%PN"=+;$]%VQY]R=$R@5BE@M=ESFK-VB(0E5HJ)M(24$&2@KSN-[8 M%(59Z%$31H\!!RG]P/4QV@G>%(=>#_E[0G/JCZPY:V> M$ZD//"OZP.RE=\QM'1%J^-
J3*L(;]"+,XWIC;ZL-+7;I-;SC:PW/JM:PY;V> MD,J[U9:$V8OO6-6: U?LR?QI-CP!HH-\[C>X/TVF[3 CRNOZ17O2-Y$V3). MS'*.?5%[-G^M;W9ML\8Y6^\^KFBTH%EA('Z_9XP_'Q0O
QY> M_IS\!U!+ P04 *Y.M^"Q2+_1+MBK&.A128D2XI@-8,D2O?:]&?1B(, f)T((@$4 Z1K@%@%Y MY^S]S'*L*RKI9,39#G$]6F73!WEO\FA%$Z7Z,S2?
31_NKN^O9W/T&YJR5'+5XXS&Z(,*C$?R!7V\ DFC6'Q2 Q[F5^CCAT_H M XI2=+]FF:#I4HQLJ2:E4]N+8@)?]Q,@)R8PA\T%GU2WDI-G0!8TN]=0+X%JS)K[_@P/F]C?U,R8XZX9:=
<$W9)U<9Z$?+ M4D O0#E2/8A!M#[A?:(@3Z1U8SLACN?C8&1O#VF,]7K2>"6-]R8-74G@.9!D M:*74(P=K)=HG\P^(7)=XN 9D+-D3R"^!_(Y .8DBDI">!O(;0!B[V^\!&4OV M! I*H*
CD!$D:OX@X#40(RE>H*$)4AH!/E2:L3TA$:$#082N$/7JT&$S=!2\#G5KLAV+'>D MH1+FHGVA*]N!C>MW5\4KLAQ+7DC'.LQ[F 5^:=UX/*4;19IC M\2. ^_V_C!M8SS0\9MJL?KHP
IKKJW0KBI?XM)87!|>+0\)D6_8+R/2PKCP M?MM$=-0^W.(@PK"^9)GK]>6I+ 3NZB&Z;5^+F7#9"_:=WZE#&HGVA*@^"C4OZ@4P*D!UK9AONN3$RI1F0(\!*\2
M73T2/I,3*%#?PU>0RE>0MWU%1ZT@34^!0[?^=|!=K^BC'Y>]WJLJ=VLF_4$L#!!0 (%"!;%DS39GDNP, +H- 9 M>&PO=V]R:W-H965TU6U6EW=-
^=&"26&MLUC;)GD__FQ#*$JDH;:KF0\#&\\P\C=CN[_F MXH=<_BCT*Z5,#IRE4MFEZ\IX"2F6ISP#IK_,N4BQTDVQ<&4F "?6**6N[WD M-\6$.<,^[;L3PS[/%24,
[@22>9IB\30"RM<#I^-L.N!)8JE,ASOL9W@!$:C'-M[$[HEENA)"0%)@EG2,!\%%QU+B<=SQC8$=\(K&7M'1DJ,\Y_F.9U,G \$Q%0 MB)6!P/JQ@C%0:I!T'#]+4*?R:0SK[QOTSY:\)C/#*$L:
<_D,2M1PXYPY*8(YS MJN[Y^@N4A+H&+ ^94VG^T+L=Z#HISJ7A.&NL(4L**)_Y5"E$S"#HO&/BE@;|C MX/LO& 2E0?!6#V%I$%IE"BI6APE6>-@7?
(V$&:W1S(L5TUIK^H29>8^4T%^) MME/#Z]MOT^CA9GK[@*+I^/'^^N%Z&]$_480I2,3G*((X%T01D"]H0>G4HN1? M2-
!?.J4D.OK*I01YC(XFHA"%\KCO*AV5P7;C,H)1$8'_0@0!NN%,+26:L@22 M;7M7LZDH^1M*([\5,(+L% 7>"?(]/T2/T00=_7Z,9,'CJ2'\=OQ@@U> \RD
M'>;OG+TYK"W>0365@740'#*53?-1P(3-,*;07,H,QS!P=*61(%;@#/_XK=/S M/C5I]Y%@DP\"VY(OK.0+V]"'MWDZ V%27E8ICPA#^7/24YWM*..2V)+U7UM. MC0IG7>O,%-
_5/.3[HJHN76I\ATJWfZ_CA97#+46ZE2+=5D6NXECDFC9A"G0$ M2M?Y%0#WT0+O@54K^;?VZ'[ZHA):SCOG/Y>1,;72O9.\!@@D6@N>(KDIOS5 M<@&O=(7#,PI(;
[=V1),.O;UY"+J>_NV(L3]L5XS6<-\[QEDEQEFK&%$;ZQ-4 M+8B%%06:5#C;S\9>=U^%UB@.70$?!+8EV'DEV/D!V:.6T)A!2Z)4ESOW^K%
MNG'^6F*,7QTQ:8WUG4I<5$IGBU7+S0>ZV9.IX MSPCD"S YH_M!?3YR]?1[7>$DQ5FL5FJ M+$%ISDA,,DSUX=?N5(U"EZ'5Q?&[%Z'74*C:61RZ1AL=AYUMQX6@;NU0FX)8
MV,N!1#'/F2H.@U5O=0&YLI?NG?Y1YW)<7",>88I;S0T6"W.,I3#7D-]F5Y4 MHK@H% W%,WMTGG&E#^+V=:DO5R#, /U]SKG:-(R#ZKHV_!02P,$% @ M4(%L66S#,#:0!0 !B4 !D
!X,"]W;W)K&UL MM5IK;]LV%/TKA%<,+;#&(JEG9AM(HA3MD&5!W';?%9FVA4JB*!%Q"^S'CY04 M/6G649@OMF7>WS/H4@>76EVH-FW?$L(C^2.,WGDRUCN_/I- ^W) GR,[HC
M*?]E3;,D8/PPVTSS74:"59&4Q%-D&/8T">]TI@5W]UEBQG=LSA*R5T&\GV2 M!-G/2Q+3PWP")T]?W$>,;+1-?3!>S7; A2*^[.XR?C2M45910M(\HBG(R'H^
MN8#G/D8BH8CX&I%#WOH,!)4'2K^)@T^K^<00%9&8A$Q !/SMD5R1.!9(O([O M%>BD_D^1V/[\A/ZA(,_)/ 0YN:+QO|&*;><3=P)69!WL8W9/#Q|)1<@2>"&- M^(5'*I88P+"?
0B6B.)CX48A;9G'Z4BG%?LHS_&O$\MKB]_@QN_KFX78+[MZZOK3U\O+F^NP7NP+$\#0-?@EI\-S1(^)-I6)5R69:"CI2R)+LS@(T_ #*0*4F_ M4J?_M4^5Z?
[I_XZ[Z5.N:2TLJH5%!1X^@E=()A.A3#/E:6*;G^>[("3S"9_' M.R63Q^V_0-OZ42:(3S-<UI+UW)A%7HI%U[(GLXPF7(E@ET@B/7L<0%- M9'@V'Z[*MBB2.&Q;KF-TXWQE12/YFC5?
4\GW(N8K;I"&!/"U&X09644,Q#3/ MB?2D*<&L%J7W""+L]HA+PUP#]HB; X%XF&%[=5B'DE53LI24Q${1GS",UJ!(MB##W/05;/C"S,--
MEEFR458T<1KOF;*N',0RS/5GQE0\1CLY^0=T>4+*AT3LM MKX9!EM2"_M1F/$C!?O@!5$9P$QL>?VIP%9'+(E+M6IZP5S=>%UM6Q,7>V@NA<<]J6,9QJDCB,':??UE.7 M-
)9R8Z21U@8MDK1>'6>PKR,.385G[&O89/1HU/1FJ?_-S5Q)5UNAS8YRX+0V:_SR4/<|&1 MU:0QK4A!\;"[^^Y_9\R\P?87#'5!8PDW+A6K6\C/7# JM,XM7=M M?>]2*&SV6PJR*!-
:O=5BVGKF1#PA|'>0;2(^1C%9\S3CS.$"9^5#-^4!H[OB M,90'RAA-BH];$JQ()@+X[VM*V=.!>++*E?O1I\3]02P,$% @ 4(%L61$5 MAQ:,"0 "%, !D !X;"]W;W)K&ULO9QM;^,V
M$L> _"N$K#BUP?HL/HNR]}$!BY= >TG:1;'NO%9NVA>G*%(3@B=?6:Y7\4*R%*]&V=I,7U8%66F\^C43%;B754?,HV M(]W^L\CR=516' /E]-CD(IHWA=;)B'@>'ZVC.!W<7#???
1_E?=R+)7J\'>/#VQ6.\7)7U%Z.;JTVT%$^_B&WS):\^C?8J\W@MTB+. M4I2+Q?7@%G\. UH7:"Q^C\5K>H$-,L^5\\+U?7@_$ S<4BVB;E M8_;ZHV@=\FN|6984S4_TVMIZ
S3;%F6V;@M7+5C'Z>YW]*T-Q$&!2L=>@+0% MB%Z '2E VP)4+\"/%&!M =9$9N=*$X]/95[]-Z[*E3>_W']%#[_>_O*$'N^G|S_]?GOW<(^&Z#:1+H@HG0E475KH M(8O2ZD=1B
)\'XHRBI/BA\KJMZ<0??_=#^@[%*?RZHK;%E$Z+ZY&9=6P6GXT M:QMOMVL$.=((BGI.7G)5H/MT+N:6\]&[/"8.@5$5D?H2RK%M8|HA3\4EL/B']
M_0L1CS!+@Z;O+TYM_KB+_W>;']M=\8;N.YDV>O2(GMJ;2=V;2=.;MJ[:23&[M5#T-?2XVT4Q<4ZIYIA#YBQC<_/,?F'O_MH4)4BP$$E-"R/8A9"[UXR%$48F> MQ3).TSA=HFR!-
B*/,]M%?.>LH6]D=V*\$;LG]Y<;0AB?7(U>#D/69:7$PM_'MPN]Q.3.R^LN_VU-F M-^*QA!7.GCHKZAL3(#$E)L$^)H$S)E_R[*6NR<)Z'>W*^@?!&/))H,7"-)I@
MK@7.9R-,=`&\=W!L=`&ZBO*E&+;+A=7'L>ECP#07+3+4UUQT-N)$%R=[%R=. M%Q_%+'ND)D/[69BM)X9U#TX9ZFH/.)SKH(/8D/'E.%ROB7BK.FWG$!4E/C(L$4
M.Z&M8Z9O"RM3'";Z5&^UXOID[V([J8Y*?,1N?GS'3,',W@\'HCMKL6+^6'?6 M8G5X):E.2.[#;O#[FI51@J+C^&?U"Y3[0-5"*#4UGA+], #[M1K*G$\#Sl,O M#(N994'0:::Z(HD-GX-
LV,)L8Z(#C<4J\/4;OKL=IW:9Q#9\%K?A]X";S<@@ M-W<[3O53LAL^!]|P>^C-8F3@F[L5)W])+^1<_F-6(B+>E@??38SXNNW]M"]
M=CB653\DOQ$GOMQ,M^MM$M495"06"S$KZT3$;!6E2U&GYJ+9+-NF9>W])H_3 M6;Q)1+52GV[S7*0ENO^YJ8[(.9KNYO*'HW.YNQE]YW)0M1!*3>T"27B$P.78
M"'`3#34'50B@U-8Z2"(F;"'"$2;>X]>H?7PI>$8JR/[2XS-2"2'G[@+49 4T^ M@JP%4&H@"75$B?EO8_"W!]X^>;?,YU@]K%1_)742#D_Q!#*Y. 55"Z'4
MU'A*]"5N!'W?]0.$K6W\,#G0L4$;'5:JOO*!20<"9^NUR&=QE%@=!>+6UE%(MM1!*30V<9&HR 40$(#)NXPBI%D*]J0\S);53-[5#((*[BMZ/.4VNQXR,]:1, MIYD:$(G_U)V^/?&!'
6E>5"U$$I-C:BD>0J0KZ66?"WQ/7VY[ZZJ=V N@>?T M8"?!.0E;;DO%>IZ>PK:8X8#J@^42"5LJL9NZ$[8=B1YJ9EB'1D++747OGK\$ M)E.)R=2-
R>Z,$#59E7AZIMYFI$.+NQ6G>BGAF+I3LMT9(6IF4#'F@9[LIE1-M/-97C38S90Y1_9!02MU0*B$_ 1]!5'K(W:;>-Q1(M1!*3>T/"!I^T&F[HZQ^42;,XDFS,WF[M792S9F;
MS3N69,Q$Z2'6EV3N*GIWNZU*?"2?PR2\,S>\=R|"F6&K1* G@*<6*XXG^A+$ MJG4P7E0G)/$R=YK8"B8?N!AQ-Z_W- H*T5!J;M=(B&. B6@&2LN@:B&4FGH, M0K*W?
_E$M+N*WLU/)J4>X0'>1@*J%4&IJ1 _.Q 'L(O$M.SH(TQG5 M75/ON%P"VGT)L;X;VMU+$]\"T/J3H*G%:*PO3=RM.-5+2>Q^1[K=O31QE^X]
M;BSI.K">T^@P4OV44.^]H;Y]9>*;FYLO#O2CBC8K,C9\L%FO(\]&?(F_OCN' M_"Y.^<"5BKNYO:\,4,*&4E//ODK"YAX<_G!0E 95"Z'4U#A*:.=N-(? 'W<5
MO<.++0_0N7X*HLM*#8>D:NY.5$^KV]%V+7*KFZ 0#;I6DJFI89,0S0'?(%! M:1E4+8124^,HZ9N[T]@=HQ$4Q;F9,V<&8W48J<&0X,PO\C8)#KHA&U0MA%)3
M(WKP1@F(5T]84$V9GD!V5]0[+)=@=*X9G9]S1)&;OPF^COBQ$V;EF7V&C" M);'SLPXH$P5SV0.!ETG#=L^>D#%TGN%O6= M[T'50B@UM3(%&!U4(H-36.$F^#R^>
(W57T#B\UYH&A<-2_PV@7 MC-'!*P*K@;ML7K58H&9PIEZ+M_]V_SK'V*8EAMKW=_CS=/=21BFS>T?DSI6- M)TX+E(A%)>E]"JD))^]=G'WH&U3_7V19^?:A
MKF#_\LN;OP%02P,$% @ 4(%L654 4M/!@ 4"T !D !X;"]W;W)K 4ULM9KO<|HV';,_%1WKI;JK5B2?Y$EW*4XNV:7 M=;VD[5ZK6 %?;8O:@K3_ 63C6M@2 KO*&\#PU8.>Q[+T0?
CRF15?RC6E"S+ MTKR\FJPYWUQ,I^5R33-2OF$;FHM/GEB1$2X.B]6TW!24Q'6C+)TBQ_&G&4GR MR?RR?N!],;]D6YXF.7U?@*';9:3X?D-3]GPU@9,?;SPDJS6OWIC.+S=D11\[
M_[AY7XBC::L2)QG-RX3EH*!/5Y-K>!&Y3M6@KOB4T.?RX#6HK'QF[$MUR3?D#>WY+&T->I;=D:5D_@N>FUIF;;D+&L:BQYD2(Y)M^:- M(X:0/=(]0T0.RI*6@.2Q./5+5L0T!G?
YCI94DR0M?Q-"'Q\C M\/K5;^!5)?5AS;:E:%5>3KGH>]6#Z;+IY\V^G^A(/Q_IY@W SN\ .;3T7@;>]HI1W5>OB(7C?394'CA(.T3O5"E\U>S=6K55/# M1;DA2WU%==^28L=G=W?
T5$ZN8@U!A,.NN<6^RNM4^7[0B\#8R9$1>&T$GC&"6S$R M\158(>H3>?4TWA0G>]J0@?VG'];U!Q_UE9U+/BM!=\X9U0SKWYV\&T.9IMB MD26Q3EY!FU=@/.5W9T\&@7)2H3?
KC=Z%6N2Y06]X1,8>C?0;MGY#H]_[@9=V MJ+IVX0S[?L^XI@[[#IZAGG=C[T9ZG[7>9T;O'Q@GJ<[D3&,2.3,?]TQJZK#O
MA8'3,VGLQDB3T)&LYAAM+EB6T6*9Z+V:&P^=!ZRJ1,;4NL$=0"ZTREN-G*TH M;:I%MM2Z44IRA4:D^QGH,BL/3A5IKMD^=MGZRFY8$E#A0${]?WINE#OVH-]? M<1:Z,H25>M
MJD6VU+I12AY&1DC\&2YIE \ON" (^[^6M55.[Z=E9.[EV!0.-F'-*'N:2I#* MF#JSNBK5K%KEP]D1)$$2,1$>B23(ZB:G5;?(EEHW-,FCR,RCYR,)TI"DNCFD
MJQ++4'\$O,0.*)+PBLQ[H$-1 ZF;G;Z/7>STS6OJ,()>'\K-W1MK7V(H,F/H M4=1 *B?ZON<@Y21KZC .@EG?YTL0)9)$BC< -)L[HJU:RV*D1Z],"2(K%Y5_4X
M>[*K^Z=6U2);:MW0)'1L,W0.786QBHTS'+K]15A7A@*_CR#FSHTU"_"O7D_ M].@:C-5M3*U+39G,Y4O0)99TBYCV,SD!8R, MS1QXQA*KV2-5K:I%&]N!'"
[TCZZND3FRF3L/Z:I4OK:I%MM2ZH4F^Q&:^ M'+R^:G QA$Y_GUE7ACU767E> BM=B96N&2N/KJ[-._^$2UV9QJ6Y%T-=3@_N M7JWN-?

Z'%*M$G,.4/@EYYTT@0B_VM^_N#SC;U#>T?F:<'7D.A?%ES$1.FA6-IR+8!$:5+,;-=QNG9, M:&(%P_39O0B&?*,83>!>(+F)8R(>KX#QW): R)I#Q! A8C:XPO)ZYC$M*(;Q1V\N
>&2D/G/\P@YMH9#F&$3 (ME8$@^K*%"3!FD#2/GQFHE?]/DWAX_X3^;RI>BWD@$B:16HVLOH4B6) - M4S.^^PB9(-_@A9S)]"_:9;&.A<*-5#S.DC6#F";[*_F5%>(@ 7=J$MPLP7UI
M@I*G0/;-4UI0H$@P%WR%AHC6:N4EKDV9K-30QTSA70O]*=9X*[JZ_H-O/ MX[LYFEU/KF^^C:]NK]'?Z(XG) S%AC!$D@C=;6GZ=;0G,/Z
GG.7\AUW$Y%^J0Y_;]-4I=NZX+E57/SJKDIGE>#-X.0BP@B M=)-L02K=ULH(+*I6I7 /V:F&-,OU4JY)""-+KT<)8@M6\.B]7[S6A!\TR]]G=--=L(MO][K^T-X>TC\-&CB=
(JA$JY/3ZKR05M:OWZE: MZ3E!,V!$ZJ.'>3T!V^X(31BGRMO M<(8\[!3O;J?]K2/#;-H[*D)J-@]\X#/PR[>/@X&Q%S2)M-,1M(9P(_"Y,]$6 M6KD,A7' ;^ <<*O6H2VT<@4*\X!?
XQZRY,/6<[WC]CR-&=2T9^$=<+-YF(&D MD9X,TY(Q%VJIOV&J?6HCSMEST1):675A/;#_!MW8Z&?.KD!+:.4*%*8&-[N: M9Z1V3S="IW]L9JNB7*=?TY*%]<"-[_97OKXR\&
<,;554UZUQM+CP#;C9.'SD M,2#XN:'J$;&4N]GF391$?(%" 1%5E:Q;-15MH96K4-@//'B#U=6J[V@+K?R5 M7!@4M]F@//-![)Q\!6+7/V[1JJANYWAUV0='(.;\Z1,12ZK[CL%"ISD7/=WB
M8G^DLQ\HODY/11ZX4CQ.;U= (A F0/^^X%P]#&PO=V]R:W-H965TE85M,,*8L,MQN/C87;Y6L5L C&@LAU&%+Q.(" ;WN& M;3P-3-ABJ?2 Z797= %34+>KL<">F;'X+(1(,AX1
?.>T;?/A[:C ;'%'8.M MS+6)EC+C_%YW+OV>86F/(!/:0J*GPT,(0@T$_KQ*R4ULC4U,-]^8O\2BT"LIF8R&H\N[_N!J1#X1C$I %0@:8$PP97R(% DX
MC20YO@!%62!/T.QV>D&.CT[($6$1N5GRM:21+[NF0L\TO^FE7@P2+YP]7DQA M=49JUBEQ+*=> !^6P[^MHWUP$^.1!<7)@N+$?+5]0<'C7DOC1KU5CLSVG&[GKE=?\7M, 3A
M,73[#VX5?D JU(&]W%0\,4HFQ@(O0*$>BV24KG7H;E9$MA.61A:61B7IVZA2 M<$5D.X*;F>#F.Z9O*?>A84C(&KDTK[7K]>(T;V7R6F]/\UP'[UJ\=WW\DQ#) MW& M$2HEZ4L)JO
>+EWI4+$5D>T$I9T%I5U)DK>K%%P1V8[@3B:X\XY)7LI] M:!@Z+Y*\4YSAMO5-;_7G\K1=Y^5*'BJV*;3

<86U>]Q;^ M!5!+ P04 " !0@6Q9&D'D!GP* "Q9@ &0 'AL+W=O]OXS82_5<$7W%H@;LU?X@4N9<$V$VVZ!ZVVT72]CYK M;28Q:ENI)"==X/[XDVS'(TH4+9Y&7Y(X&3YQQ!?
K:9XXOGC)\C^*1V/*Z*_- M>EM4^RS=I6;W,'^;%4V[2Y7[09CUGA,CY M)EUM9U<7^]]]R:\NLEVY7FW-ESPJ=IM-FG]];];9R^6,SEY_<;MZ>"SK7\RO M+I[2!W-
GRM^>ON35J_D)9;G:F&VQRK91;NXO9^_HVVM*XWK$/N3WE7DI&C]' M=2Y?L^R/^L7'Y>6,U%,R:[,H:XRT^O9LKLUZ74-5$_GSB#H[';0>V/SY%?W' M??95-
E_3PEQGZ_^LEN7CY4S-HJ6Y3W?K\C9[^G61 M9R]17D=7:/4/^W.S'UUEL]K6ZWA7YM5?5]6X\NKSAU^C3[^\^WP7W7ZX_O#Q M]W?O/WV(_AF]>UAM'Z+L/KHUBRQ?
FF7TR<4_..#%T')# K M27%*4J 03V FC 1F)2Q/"O!A*: MG2P($9K@4!!5B&"AV4F#%*'>"_\P"BH'N6BB9=)FH2.02\88[R$B" CJ5Q#7 MV69C\L4J73LGZ!T:]]@^BX1&BR2X9
M5)W*:D(XY(1OHH"0J"^15$'R6K5[[KMA\U M>*&F*&XP$"E,XK 35:Q@H=E)@UAA_K+)('8F7=:UB=D-T3VP&'-_(?(SC-*4HH'%00Q_%M.*H"PD*SDVY8-PC>#>^6,-NVC2_$GAKH
M%.[7*1Z&AE23_$<)7JXI"BL<9!''L7@XJ@["0K.3!AW$Q]L\O&OAT#9'NR%Q M#T=!K7"_6O%P]%R)R8\J'CW=_>-?:V=](MM:ONKC@BJ>ZYSL>@5F*_6K$8VGB1;I?
1:KO<%67>4WSR P<;XU/486*0.S&. M*12C*AHL-#MI4#3Q>%,H=IA"1'/5+H$ZXR@C/2YY# HD]BN0800]<]_O/T;P MLDU1H(D;SZK@6$8Q[I,K4RB;&)1-/-XRBKMF$&_RN&
(H3U.>@P*)/8KD,$< M'5X'\!\Q>/&F*-K$((-B'(PT.RD02Z)\;:5Z-I1G0>;_(?Y?], M 20"C"T?MT,*"OYC!B_T%/4? >I+X#A@ E5@8:'928/ $N,=,-%UMEB'W9,\ M[=MXW#?
(_.Q^UPIPG^?'"5Z:*<2-!'$C<9PNB:I=L-#LI!O[F1 V-'5M+"D%Z?+1$<=YDO0\ M!B-!:TB_UG#R\4Q]U@\9O$I3%'XDZ!B)8W9)5 F#A68G#1)&CC>[I&,?DV9M
MJ\L1Q6CO;CN0&XE?;O31,F ?'FH%!PO-/AT@;!(.Z4$=$GBUR5]7!Y>@O4?(#C+*>HU"2B@!,<02U %$!::G30(MH&2\(99TS2[-=.O]UA$4]^T92$"J)'ZITD?1D$JJ_Q#!ZS5%"29I;/?&\
< 2 MW.W>4TBA!*10,MX#2[JNE=;MHI,C*-$]CVP%*._5224]*^DW+%<2IYSV5>@5Q1?KGR4[8Q MD?ESMRJ_1>O]A.O2?1U5U/US%KE9KDKGS%$U#!::?19 ["@<"TJA2AHL-#MI
MD#1JO 6ENA:4YBINWT^YPE@B>QX,4"! E%^ #&+GF?M^_R&"UVR*ZHP"R:-P MG"6%*FNPT.RD0=:H\BYQ*M&RQF_AG*TN%E /\!@Y=O MBK*- @6D<)PGA:IXL-
#LICR@>/1XYTEW'25.VCNN'4$)Z[GL:] FVJ]-AE)V M^-V^_X"AJX>%9I\>4$4:QXG2J"(("\U.&D20'N]$Z:[#Q&C[1LH1E*@>QH): MT7ZU,I2Q(3?__D,&+]\4Q1H-
6DGCN%4:50]AH=E)@Q[2X]TJ[=AT)3MOLPZK MJD\9:% NVJ]H&^2#GVDT:*/(/7H([A- M^K#@6HFS1N((??J(8Z^5HAUUZHSC(NYM'-GHUD?.;O[UT;/1 MQH^U ^CY(>/
M1SF*+.G_2>,?,W*,MOL?WPTZ=+D=4#U]_LL*U]?U!]:W_/;F#,X./_@X MN[G=;']P?O'Z?GK3?>HV?[__L.J_.W^,M/BLN']:;Y7S?N/\+YK/%]_]/_[6O1-"@CX,W M4/L&:MR@(AKH?
0,];F")!M6^0;6KS/=4=G5HIYOIQ>O5\ENQVOYV'VW[Q:Z8 MN]9]^K/%]H/_M%GU_SKKVVTN?GG_N?CI;V]_^51\?#]Y_Y=_O'WWT_OBA^+C
M;/UK\8>VVTQG=^L_]C_X^Z>V^,/O_EC\KI@MBL^WRX?U='&U?GV^Z?^&;:3S MR[W>N^]ZBM#3Q<_+Q>9V7;Q?7'572/N6;P^*"7#>)_]8 76HP#O%1OS4W?]8
MZ/(_"U6J"OF#)D]OKK%\^.9_?5A0ZH-L]./GJ7?Q-!'O<[>:%S\MIXMU\7:^ M7&UF_]==%9/E>E.\FZYGZ^++;\7?5K.;V6*ZN^W^MYNNL_QNTB%BVP[HU?K
M^^EE]^:L[VW6W>IK=W;Q^_\ 6_X)*Z!DL%8HV*"XU6-Q*R[ZQ>?E9GJ'E>M[M,[MKMNUJOUY I=[E\;V:" M3\Y5HRO%1A^N-L-?:5GQ(U-SCZDY-K7)[E(!FL%0HVJ%G]
M6+/Z);KF6K*XDL%:H6"#XC:/Q6V.N]>:Z%ZSE6[J>G2_L=%S"X%H*N-JP#MF M*#VKE>)=\SZDT/4B&JV5BC8L9X"^<-PULV\7?H!JW$'SL;,K(11M6 GE*Z&>
MV)T7_RX^=OW_NO5FNNG0XK"ALB\HR6BM5+1A&3U[PXO -XC2MVBT5BK:L,(> MP($G\.THJ?B\ZBL\VY7P>T]X3@S=WNVC#7M_4.-;613+$4W5F$81G;_'IOD-E- ,W61J''6E.-
,10$9$54:&@I=//L"2W_; M3&&;:8EF6L>BRBD[SE245A%16QO01*8>1($GT0]]CX1WZS$6*@.N'D\2\/&S MTXQ5H6Z<)68)E(=1Q=+9Q(-61
*EB@*P4Z&B4S\?/SA)1+:TJB9M7>3Q4Q^%A_]V'Z1K_E$4I431: M*Q5M6$U/B>I%*%&)4J)HM%8JVK#"GA*5*"6J)U$BKYE=H2Q*5)X2U3,H43V- M$GF)[$RS*%%Y2E3/H$3U-
$KD);(S142U#F8.AIEZ2E3/H$2%4*+I9<>9BE(B M(LI0HO*4J)Y!B>IIE,A+9&>*4*)SQA&9>DI41U*B0BA1]@Q]O/QL]-$*-'6 M6A,TK#TEZM-0HHZ)S<$8GWCM[)7%6-
(Z@A&U9T1])"/JF-9TXRKMQDF*,B*F M6I>V(3HI[1E1'\V(G^Z[W<]_[A;;QS%:#%%<%(W62D4;%C98T'^9%7W9)7W9 M-?U3X*+VN*B3N$B3!-\VNVZB$*D1B%2:NI4]0VJ>
(BYY>M0\/1[]7)(DQHEHM%;'_EE0TST:(^?FL=/^@D64R!V.8B2)Z() MH!7!8]J3I^;)DWM\/7SIOUQ<35?8?K5W?.#L*T*47J6B#8OJ(5E':*)?W*TW;%TS8[@.3;YEY'
MHM':*N9R9RS>JU4>RBL>RLDG^;[=H!NMP(SGO/CPV3DBHKJBYDYL$W_4.\F"VN'M:;%;%SD0^YI4H0(M&:Z6B
M#2OL0;M*SO/F+%M4"'[7,)XGY#6S*X3@MVXJ0]RQ'K^KY,0OO6Q1Q7.PH&LS MWL+)2V1GBDS\:FH+9^61N.+G?=FYABJ>A1WLY]_G*0JPB*8EQ]?&@ZEY!IB: M&$R-M:/][1->(?
M%@%A3EY8@+..!TSP#. VRC]1%,_F\0G:>L::I-/5.B"=) M$G5.D.0A3X1*.U)IXQU13,&,]QAN>XH[L19%5]O.3)2V?G?XKWH8RG/L-3
M']W5($O]425$<0]1I*\$3WN&I[VG#429;71_.R;1Y0R'B4U\RN4*S)C$>MQUW+XRX['K78 M/&8\'N4ELC.-1>GQJ/7(:WGD9<>C%D',>#S**V3G&6M6M26HUGJJM6B)0L^?
G::L6ICE".F'JPG12M$BD_83,=+92.-*#1*11N> M6N&AT;T(-#I1:!2-UDI%&U;80Z-+0B,-%'S;[+J)HJ1#4!*HUQ2<)TF7)$D: M/!Q"DJ4=@R2OD)WG*;:S.@^<+@F<-*#P;;.O#U$P=([2.
[L O.2P)Y5W9'G M0+F8&U4)T>TORJJ(IM::8%47G ?UU .A4OS"[Z;D9;)[-G#HTXQ6^H\";L7 M.3_*B>Y7%8W62D4;5MA#N'O&XCS?-KMNHE3MD->WB"%V[5FY?L82?HV\43]>
MP.?C9Y\N=@JNK3W7UL]8Z.?;9A_*)LJU-;(A@-C>47NJK8_<#E#'1*MT,]X- MP$?/SA#3I![;M2?5^C2[6H$%-UXD9S7SJX (ED1X%9[-*V/W E0(YQHHG-,
M^.C9*6*:ELK1PVDML56T_[=V^?!E<_V UT-T6X!HM%8JVK"^GGWK%]DU6HMN M(A"-UDI%&U;8DW?-DS?=%2/;"<;#)SYV=B78#0S#_()34_D)X*.[8=F#4F5/
M2D5FD8DZ>7BMCSP!M49.%(BN U$<112IDP0:CZ,-CZ.CGGK1]\P/E]04.!\K M]\,7C=9*11O6T8-L R_1(S>BR"L:K96*-JRPA^,FO7D@8]]$@ZSLNW(\F.(U
MLRL4:^K:*F+YN?',W"1G=^E]$PVRM*^<&J^S\Q+9F<:BC:F)WK;Q;-PD]Q/0 M4P5-S*I-'>TGX!6R\\3V,)2.ZG8](#?)#07T+$"#'"BEPI7O?::B1(N(0N,J
M8KS7>%1MD@=*T2/\!GFWOC;1+)LCB3+!CO^J1P/&J? ,B&2GVX.6D(9'')?/@,N M#XT3=)G0R$\VBR^A#,ZU+Y]!F(?&*<1,B.2GFP694 :'VY?/P,Q#XQ1G)D3R
MTST%:4(9'(1?'LF:AX8)VSSR](#FY"&9R#7YX&.]Q>>),J.>7(8QJNU^W)_MQWTSO>GP#UG8K4G8 MKNE$?DVA8=/+T*:H>=-$-EPK%FY4YH V$W90N;0)R)\4YGQ@G!"-K].R.
[9 MNG0UU4N'1DZ\CU&"-P%9;F_Z/BHR+!'V7D)T5>F<([;Z0.BKE#968I 3\S0J M*QT/*(2ME!#=2M5 (79HII1V4V*@$W,V4B9^! G[*2&RQI;4BT00.BJE+948
MZ$3LC4R?;9RN+'0BLKH?+Y)7FB6RX%A#G)P@,;$8U"4 P M8?S$/R45]O;2^*:2M6X2"S*N!;%#PQ9HR14D_28#(R2(.&4A [*MRM!W>IZN9KWSU.\!*)[/67#M6+A M1E4-
0%.]R'Y/$'5FFLB&:\7"C)QC/$J$@U MT:%KB?CY>2*JH*A156"0! F')!I*$+*F0#IXJW#).6991,55#=\H!>Z:-D!C.PGR/PM,N#LG*,B6BVH\4J6%QX'P$ M:>LCAK00&Z)&Z6B53=;
["%/5%>6O H'[$:3MCSB$PMX;K^)[5I8K$=5^^$5- MZ0462)#P0*(A"C$CZGO8>&9'U@()ERW)Q;3 !0D2-DA'SW!A=D4:JFCF1]8D M"97M?TAM/0I\DB!AE$0#)6):U.@Z.IHZ(9"?
*B*KG*6ZZ< M"0SO3'_4+A11 M$Z2);+A6+-RHI@%-)MR7CK^19/%1UL0),!TF+)]RAW&(+Q,VC),U@\)4F6%E2'K MD(3*:DU?Q %])ER2CJ9/Q,W(**6C)2%9#R54MK1 +8 $-
DJ0\%&BR1(Q-&J0 MTT\3 OFI(K(Y(@U<%*"A)724_GR"5L71&V5)K+A6K%PHTH'C&E?AC%%G9LF MLN%:L7"C,@>,F;",2G"'Z+F@LN%:P/RER&=8P)T)>ZD$G<0$V,2/:UGJ/(D1
M% 1.4, ;(3&/=1L!Q,N M2FTW#4R8(.'"1#_.,0LF9>(\96$54[45-< ,W)4@8:^T/=;L8=X1%[;LW*NL MOY)8N%'M OIU+[.2+VK*-)$-UXJ%&Y4Y0.N$'U3N%!!BR@2ZBOMC6=[&5.D%
MHL ,"A)N4/P4$&+/9$R\$5K6$PI3!4,=V0V!*Q0D;*%X%'/(2GX5[;"2-7'" M1*&D=DP&[DS FQ,E$,LAIS?%#QE9ED0TR<,5 I,D2+LD,9,_B!61B=:U9=V/ M,$V*&0+[(TCX']&
B)@?:>VBR0Y9_R-453EJ@2EP-H*$M='1B(A8"[E21R_J MR/H9X:J4W0\$GD:0,#6B(1%Q&.K_C#+^Q&4I$9/5AG*WA\#:".H3+-V+>A9- M9,.U8N%&-0WP,6&7E,LUF*-1?
$7)PA^B23_\ AX#T'"?HC''L01**(>60\B3)):\0I, MB"#A0L1#CZS7D&RX%A"W(6J%)+ ;@H3?$(-'HDZ9LN%:0,R)J&H$YD20<">B MV:%!L"U:TM__DL5OSOU?
CD3J<8#ZVP/^X_UP'N>,TGN(9$U_9,.U8N%&A0P M0 N))UEL(TZ1&"X&U$"2\A6A"0JQ\ ML DD6?\@5)6>0 HOBKKON0Y8_;I=7>A2Z M??QFL[SO+
[JSXLMRLUG.=U_>=M.K;K7]A?[?KY?+S>&;K<"WY>K7W9]]\?]0 M2P,$% @ 4(%L61\01Q6# @ 6@8 !D !X;"]W;W)K&ULK55M3]LP$/XKIPQ-($&3)H$AED:BI0@0+U4[F/;13:Z)A1T'
MVVWAW\]V0E2D%FT27V*??<]S]YSM2[(6\EF5B!I>.:O4P"NUKLI]\7V4EPISK0TN]3@='H__@6W#^?W,YB.1^/KI_/A[1B.X$&7*!7L7Z FE*D#L_0X MNX#]O0/8 UK!'67,G()*?
&V2L%1^U@8<-@'#'0%G6/<@"@XA#,)X"WST.?QF M6>V"^T9ZIS_L](>.+][!-T5%1?1 <=X+C3^_A&%>8-X\T\5>;!=GB%6QZ-4K]C9=ON^X=D04U(A@N#"
[H_3CV0#:=K#&TJ%TSF MM M6HN;EJ;YH[0.9G\AA'XW;'_I?B?I7U!+ P04 " !0@6Q9V.4ZJ>@" !(M"P &0 'AL+W=OL#$T@ M;J(##A^60B94HU3N;15)H%&.2A-;,]Q
M>G9*&;>"8;YV(X.A6.F$<;B11*W2E,KG2TC$9F2YULO"+5O&VBS8P3"C2YB! MOL]N),[LDB5B*7#%!"<2%B/KPCT?NXX!Y!$/##:J,B;&RER(1S.91B/+,8H@ M@5 ;"HJO-
8PA20P3ZOA=D%KE/PVP.GYA_YJ;1S-SJF LDE\LTO'(ZELD@@5= M)?I6;+Y!8>C4\(4B4?F3;(I8QR+A2FF1%F!4D#*^?=.G(A$5@-O= ? *@/>_ M +\ ^+G1K;+3J]OIP\7=
M].%J1CZ3GXN% JT97Y+C"6C*$G6"RS^$QM0HMN140T2H(C%$2Q/%N-)RA=NJ M%<;=SR;D^.B$'.$ZN69)@ANEAK9&G>9O=EAHNMQJ\G9HFD'6(;[SB7B.UVV MC_?
#OZ_X+KB-V2E3Y)4I\G*^[@Z^*=<@06DBT3U1&YHU6=K+80[CNEH* M/3VP_O"HC46:@@P9BIX+B8P@&T_:7NI#MZLELEH6>F46>N\IRUZ;/ELBJ_D\ M*WV>M5B66ZY!I>#
<@=OI_E.6KZ,\QZ]$U83V2Z']P\OR+F8R(AF5^IF$1C1(M,V'06)Q[?W#HIK5$5LO%H,S%X#W%.6C39TMD-9^N\[==<%HLSX*L_T9]-H0U M%:A=:7-,CWE-
)38ABB2P0)S3.&ULK59K;]HP%/TK5E9-G;0V#R !!I%:Z%:F MKJI*VWTVY$*L.G%F.]#]^UTG:<0CH$KC2^+'/2?G7%_;&:R%?%4Q@"9O"4_5
MT(JUSOJVK>8Q)%1=B@Q2G%D(F5"-7;FT52:!1@4HX;;G.+Z=4)9:X: 8>Y#A M0.2:LQ0>)%%YDE#Y]QJX6 \MUWH?>&3+6)L!.QQD= E3T,_9@\2>7;-$+(%4
M,9$2"8NA=>7V1ST37P2\,%BKC38Q3F9"O)K.)!I:CA$$'.;:,%!\K6 $G!LB ME/&GXK3J3QK@9ON=_7OA';W,J(*1X+]9I..AU;5(! N:<_THUK=0^>D8OKG@
MJGB2=17K6&2>*RV2"HP*$I:6;_I6Y6$#X+8/ +P*X'T4T*H K<)HJ:RP-::: MA@,IUD2::&0SC2(W!1K=L-2LXE1+G&6(T^'XYG'R;F9D@MR"]&2I4LR
M2966.2Z65N1\#)HRKK[@_"35($%I(JD&HM8TP\%[H3%QBBU3'(P(522N:-@& MS05YGH[)^=D7079*6\Y5XCM=N
M@(^.PW_FZ2&XCMH[9DMFN9[:,R[T"I/IE3%1/<(1Q52LH)S3+.(&J2 M6M)U-E1<]%J!LZ.U(PUG@]?;4;4?A/GS.SNZ[(WKS_QZ_*(2
MKQ]%."P0YUP&:$N6UWG9T2(K;L29T'B_%LT8_X! F@"<7PBAWSOFDJW_J<)_ M4$L#!!0 (%"!;%G1I+B470(.4% 9 >&PO=V]R:W-H965TWGOXG/2:G-G"P!D]Z6J[)07B/59$-
BL@%+8 M$UU#13MK;4J!%)I-8&L#(O>@4@51&$Z"4LB*IXG/79DTT0TJ6<&58;8I2V$> M+D#I=LI'?)=8RDV!+A&D22TVL +\55\9BH*!)9[[/NP!1O$S@*@'1/*&/>
L3?:*?.VY@)%FAC=,N.JBM"FIS5PN #RW3C2EP@P=+F3XW43"LW%2%R)BPK(-_(:L-D9=$T= [0 MU?U:S=G1V^,D0/+B% 59K_NBTQT]HWL%]0D;A^]9%$;Q ?CL9?CWIGH.'E '
MAS9&0QLCSS=^O8V'O'3@^##8#>J9K44&4TZ3:,%L@:?OWHPFX9=#SOX3V2.? MX\'G^"7V= D9T-CE],5W)^60WXYDXDGA^R7!=M_*T[K19/*X\)', M>)
9ORAS#K6V$E_5&1]X_U.5KU5U$H.](707X]AZ,!;IF!-N/#DXREGIKM4 MN@!U[>?R5B--N5\6= ^#<06TO]8:=X$;]>%F3_\"4$L#!!0 (%"!;%D. MC?5A?P, *$. 9 >&PO=V]R:W-
H965T6NS=K21MJZP2>Q%+8//7GIM+)*XV$Y;$#^>\24D^&7.14P53L7" ME$L!=)8IQ9'I6)9GQI0EAC_(9+?"'_!412R!6T%D&L=4_#B#B*^'AFT\""9L
M$2HM,/W!DBY@"NIN>2MP9I8H,Q9#(AE/B(#YT#BU3T9V1RMD*[XP6,O*F&@J M]YQ_TY/+V="PM$<00: T!,6_%8P@BC02^O&] #5*FUJQ.GY_Y"11S+W5,*(
M1U_93(5#HV>0&R>R7K(NUED&"5"H>%\KH08LH#KVDAR<@Z(LDOKKW?2<'+Q^.S 5NJ-!S: P?9:;=AXQ[9(KGJA0DG$R M@]FNOHDT2B[. Y:T/UKS#T+S!^2 ML"2(4MQ:')
$I3CG,=21SQ&]#%$GGI5_:'M=R[(&YJK*J]'R"WEU2U[=1EZ? MZ8; !M.GK*60*WK[=/H;M'M=>WJLMVG/-*Y[PG@\[G1-%-G6_>GF^' MGFO5..?M[X/;L?N/NG=HR2]REV#=%;&?
N.JCSI>FEH,D6-Q,(4@% M4PQJ#W^S7\\]!FVA[4:Q4G_8+5Z JPMZBVA[5)WMM2=UE_* K+[Y%/9;/NE
MW+:UC]U88SSU6A;:51H=MX;$_RAD[&TE8S]=RCR>I>RZJJ4N335;>2X+LU+L MQR 660\D2:"345XKE]*RSSK-NHL_Y&>Z_\J:B"U,WKQ=4;'0QS*".4):1\>X
M3R+OA_*)XLNLI;CG"AN4;!AB#PE"+\#O<\[5PT0;*+M2_S=02P,$% @ M4(%L6:OA 3Q5! &!0 !D !X;"]W;W)K&UL MM5AA;Z,X$/TK%K8:FF?&F+%2=D&4N]8(^'*
[PDP*)4HR0D7"*.!D,;)NX/4$Y0ZY MQ;>$;,7.&.A07AG[KB<;0'7 MU@I-#_+I[>3[_,'[Y-P<,7-9^" MB\^S^?PCN 2W.,4T))@&H%)C.E2C1,*;F:3!W!Q1R1.4J$-7^9WX.+#1_!!
M/_T:L[50'F)H2T54O\X.2U*W!2ETA)0+'AF5L0!3&I&HZ6^K *LHT5N4MZ@5 M<$Y65\!U/@'D(,_9_)^=[>%CELEWZ@_M#>[01G,?#]P MG,JL0;=7T>V]ERY11Z"5:('4VV'@.F[?
@7M$#\U0 (, FHGZ%5&_E>AN8@,/ M[97KH='EH.?WS=4ZJ+@.6KG.#!N44#4GBKM2*$3IA##%0B2+),3ZJV_$/G?KCZ;2?MXRMJ10[/%7=+3C+E#QI+\0B3N.GT3G,-43[M&]).
[''\6&=Q1#;"SCEA"[0;D^][^!AFL+OL][TCGAJAFBEJ9OE"E;M/D/[4/ M?RE5*VS= Y5^41)R3L(U3V1"S!*E%??4GM 56C,+M>" YU$E=$APHE\(/]6C58>=
]4JFH5AZH.^510OF_('IH92!J[]RQ9(0O\ZLGH0I& M-;?B(J):K:ZW;O)+G;WU6W@]*2ZI:ICBSNP1!XY]02P,$% @ 4(%L6:\- MB]4$ P *@@ !D !X;"]W;W)K&ULK59A;]HP M$/TK5E9-
G;0V:0)A8H!4*%.1UH*@[3Z[R4&\.G9F.]#MU^^4RYTWTF,R;JNJZ,$4JHO908"WRRE2JE!4ZU(#N2#7G,N(&HC)2*:9%" , MD4LR'4W(^0T8RKBV;H^+&W)^]H&<$2;
(0R)S346L>ZY!FO8P-ZHH#4M*_A%* M ;F3PB2:C$4,\=MX%^75&OVMQJ%_$G !V24)O(_$]_Q6 Y_1WX<')^@$=S).,OK'KQ76>L.3
M>A_H*Z&IS&V]"Y+OW5N72ZUA[_HVR0P/9(:>OR?ST.?HU^K4[#NGV4M#>1.? MSN'M.>!SZ'/(Q]UINRFH53&--(ELPLKN5._6 ^^ZZ/-[^T,@'/K",/XWOH, MNB&MYR___AU-
B.3V8?9VW>? MR?S]_863ER<"33;\K2]_YZY\J2UEQN04@$Q"P9,:501^):]+X&1SW M8Q>-.UW1#,8!K@H:U!J"]-=?XJOHS3%&EW0VO9"S WZ#CM_ YSW]7*#/0O*< MX-I%Y)+
#NBFD(0J(,#9BBTX$%PZ2>6?RQ/O8.="OJ2SJ1]#$I,M4*4]1(<= MT>$+B5:@F,PM5!L=RP[Y&DD69]+U#GPNW4LZF_J1-'];*\ZME=>1^U2JDE% M& W>K7:=2+XN$H7._#:;I
O__)?.FN-ZI,^LK,N?\;YB[:?S^A@Y MK]-SR?DC['O(72B,AERX=X N0:W<143CQ*R%:<[2W=ONKG/OCOCA#_/FHO1(MU8KA4LYAB=*H=XU[B&HN'TW#R,H=QQ?2X.'>/19X7P-
E#;!_*:79->P W0TP M_0=02P,$% @ 4(%L66V&5$X*! N@X !D !X;"]W;W)K&ULM5=K;R(W%/TKUG35!HED7D7CR2%) "8=M(21:%;JNJZ@>V&JMS8
]&B1T!7/0GY.9Q)Y=>0E9#%PQP8F$ MY="Z<:\GKF\,LA6_,]BJG38Q5!9"/)O.73BT'(,((@BT<4'Q;P,3B"+C"7'\ M4SBUJCV-X6Z[]/XQ(X]D%E3!1$1_L%"OA]:E14)8TC323V+
[*Q2$NL9?("*5 M_9)ML=:Q2) J+>+"&!'$C.?_]*408L? ZQTQ\ H#[UL-_,(@4\[.D66T;JFF MHX$46R+-
:O1F&IDVF36R8=P/DX_WOU&9O*S+E(83[]C92JGAY):^QU^AP#LD%\9TV\1RO4X-G M\NWF?@,5B%A(M-4XIC7]X=[0B8FDL1 QU&N<8.O48S(-PK1(:P-#"&Z] ;L :_?B#VW-^KA/H
M1,[VY.I4[2[; M]>MP'4;P=UQ#4A9'T77/=BV<^D>HCMZ;_KU&F&?T\7N GE(7F"* O^Z8NY+W7Q/CF)JSV5^Y7* M_4;?QE-@7$K0J>2D? *I4J!5'>W^P6F?]TU0O(V*NG4-07M9
;X\55B+SZ:>7Q7?)S$U9[<5Y7<5XV^;V(A-?LW8VGTX2@T M9BPIE8Q&9(7I51WUJ\.S=YWN88PT[OT_GV;7>J_((ZO'L_0>;
M[PJHT_C:UWTG4W,;O>_G$"CL.3X^3.::+0K%CWV3"M]][L=6M^636K',;ODJN M]XK>:\R /F%R(TG(5!)E6)HFK^H>J%PQKD@$2W3I7/0QAY%YH91WM$BR6F,A-%8N67.-
Q25(LP#G MET+HLF,VJ,K5T5=02P,$% @ 4(%L687*TRC= @ U@< !D !X;"]W M;W)K&ULI55M3]LP$/XKIPQ-3!HD35^H6!N)0A%(ME%44-NVCFUP;"\<.MM/2?
S_;24/'2MC+E\3GW#WW/.><;[6\E&EB!J>,\;5 MT$NUSD]]7\4I9D0=BQRY^;(0,B/:F'+IJUPB25Q0QOPP'"'I^1BCWHH';F\IH M(K-*,>I!%%5D&9&;$3*Q'GHM;[MQ1Y>IMAM^-
.C)$F>H'_*I-)9?HR0T0ZZH MX"!Q,?3.6J>COO5W#M\HKM7.&JR2N1"/UKA.AEY@"2'#6%L$8EXK/$?&+)"A M\51A>G5*&[B[WJ)?.NU&RYPH/!?L.TUT.O3Z'B2X(
73=V)]A96>KL6+!5/N M">O*-_@+I06615L&&24EV_R7-5A)R ,WP@(JX#0\2X3.9871)-H(,4:I/4V M:';AI+IH0XYR>R@S+R[7#;;Y4RRYG8(,*HDF_KM%=PB=/9CV/;\%3E),:A
M9_I,H5RA%WW\T.H%7QI8=FJ6G2;TZ#XUF*E@"9B>]/5@(PNZ9PRJC?.+@\2 M(<.$QH1!+%8HC?,^)@%LD$C50+M;T^XV0DTHIUF1.3P0"[!EH?'_"VC. M&G;?%="K!?
3^28#$I*P3?8JH3RA*YH41H1I'E"Y[:)F0S+E8FYP*D"O4H2IOX>82PW M Z?E; U/?!D9:W"'_90M<8;F9);CYBD4_'X@4RUMDO; I?SX%@I8U,BF!B MD'"1_[/G0H>= +]]), O OR?

#6@7 >TLT9Q9EM8-,VS85W(#RGH3FOW(M,FB M*1LN["[.C*)93G%F.'F8WQ_Q93*!T>1QX-%$\^AN%FUO MJ_6PTW?7N^Q?>G1+CSU*G9)2IY;2G3!(B1X7Q_-BQ=;E
:D*EUXUJV[)EO+ MZH;J06!8'LLIG;;F_@G>/[%CA2$WC2:4^5A[$V:&F;S(Y(+F ID@2$63"6UO M9._N-6[M7R?/QEKF,=(Q7"6HF+V8OU6I4D__GLU1$;H)X EC(A#"Y)E>*8U5 M!?
DJ4'LJ7Y0J7!1B7R=2&?Y/EJ751Y"^] JMF.(LAB6|F"%6I7{S8[=.6?U 1 M53Y>=4E-R"OB28ZEUX_\KD/ID?JE 7@5J3_-> MJ7FO%ONW;NW>RUNA=5 F%2Z=@RIQ=SH!$GR9-
4B:%ET)D[^&I;7LP:ZSUN/ M/]+-+&^E_H/&\L'lI9<:(AQ09#>V07=9RHOE!:D6G6;\REH>XE^XRHOT1E
M'6A^(:79#NP"9<&ULK5AM;Z,X$/XK%GVW8611#@[)*E0.63++>,)%O*6[^PLY8 WVBDAMN9D"(0I)Q_%>"6M6D'U.U[BO!Y=-8 M^HG)XG;YX_[?Q0)-%W>+K]\?
T/+'S=T*_8$624K8$0"M! N?T/V! L^B.$5+ M@BFZF(/ ,1+62,.B8[+..9%?%X M[\3CHUM&192A!=W INEO2VX50>^%X-0S OZ5DTOD#GY'GN->M<5C=E[!>HE\ M1[E|O1;W^>?=?
0,:OUHN7^/Y[RV7:55:PIL6<+UV.%54KK,4AS"V9-7(@.,'MFOSVB\MW_FR3JDNP>4=@#1E[E8P|$_KD+D_6,F/9%F41EO HSTD8R?*Q0>LC MA4>8PSA&5QRV0-4;9J?.;2%-
,CVG%,14QWTH PN2$*JJS:EJ$()#AJ%^\ MG[B.._2|8&3OZPH;PSY7X8[&@H'E<*!4>&;/7!Y;E3"HI3'(=04OX@IVC!" M,)?JR[70PVT%8UL,-*AKYU_V3H0S1G.N!\DFAG<<|
1L)MF]OH>;Z'"8$U%!Q4"@Z,)*=8UL(BU_0N5DJV265$ M.;I*ZCOYK)N]\HUD;R@PK98;GE;V0)4DL5(;)M%]#K'4$=!7$E.:8 MD"/*Y3',C1DW?%/: N?*[9_L3V-@YV971V -
#:\]#:.^,&JI]*-M>K+M6>%;7 MT":+$>7<[+IZFUW^\&UNM9BY@[I9@['KO/:(CK'K6!79$@%IGH\Q@4F^ 3VP ME;6<'>2)>-
VF1CE!1W)TBC;0"JTI,JT!=\TGI=0MQ.*TV2UU,_]>K9OI9JM02\8GN91FYWC|_N1=Q+)>^7J?;1YX04&&[L<[F|KWAY_=X>"4^D=F3>:O M?;MK[&"I?JU?
&ULM5=K;]HP%/TK5E9-G;0V;Q(ZB-32=F/] M2X5VGPVY@<-4D9K9Y!-_/3M(Q63K2K\0.[GG^)R+;Z[36E#VQ"<-BW3),-M M8R+$],0T^7_"*>;'=]9?
#*B+,5"3MG8Y%,&.,Y!:6(ZEM4P4TPR(VKE]^Y8 MU*(SD9 ,[ACBLS3%[/D,$KIH&[;QC"="W3"CUA2/H0?B87K'Y,RL6&*2 M0L8)S1"#4=LXM4\ZMJ< >-<0C@05?&R-
E94#IDYITX[9A*460P%-H"BPO<*A MDB@FJ>-W26I4:RK@^OB%_3(W+\T,,(<.37Z16$S:1FB@&$9XEHA[NO@!I2%? M\0UIPO-?1M"AC+0,-9US0M 1+!2G)BBM>EHE8 TBC>H!3
IQ_!;@EP,V-%LIR M6^=8X*C%Z (Q%2W9U"#/38Z6;DBF_L:>8/(ID3@1=6ZOK[O]ZXN;?@^=WIRC MSNU-OWOS7<[15??TK'O5[7N@(W8Y&1V\2,X$$".
[45<']M52=P+=M[)4X3UO3#P->K\RMU M?]VZ/A4XT:GRMY9SK<#VG5>]-&&.'X:.7E6C4M6H5=6A:4J$?!\+C@1%L!20 MQ6C(("9")
[:6I:VI>$!D&\:#RGCP084<[#,%>R+;2$%8I2\1R&'V_M-4\B: MJ-V%W*R$-=!7R,WM"O7MAN.^$J<)"!RFNZ-D;&O5*ZW_*^42M[%BZ <-^Y4P M39QK267-'YM4-
U84W/W;%!5RW:KN_1NTO'VSH2 M:'7IPK9UF6LG8?49KKZONC]02P,$% @-4(%L65<"Y!S@-P IQ !D M !X;"]W;W)K&ULM9AM<^(V$(#_BL;M=,YFVO@% M,+D4/$-
(VM()N\%]9(F3!*3_OBO;,2]QG(,"\"2=U?[K*35BMY: MJB>= ACRG'&A^TYJS.+*=?6<0D;UA5R P#@Z)E]K(K%1&#S(FBE_Z7 9B2P'MU"L$I4*P
MK]!^0Z%5*K1RT,*S'.N&&AKUE%P39:71FGW(8^K(PT3=AHG1N%;AGHF&GX> MCT>/X]O[QPD9W-^0X>?[QI'H[@F=Z/!]>AN]#BZG9!?R"!)F T(Y82)8OG8 M:?AP X8RKC^BR-
?)#?GPX\>>;| Q:]Z-2R>N"R>"-YQHD;$4)M7D5B20[.J[M"%11!2]4UT&CP0DL+DC+^YD$7M"N\6?8K/[G4KRECN-.JPIR*[?7^E]!KHM;
M8;==;]=N\2N]H#'T'=S#&M0*G.BG'_S0^[4.^D3&=D+0KD+0;K(>#9)_<#'3 M*0>BJ,$OT"P!81BNITPJ,\>;<0;BD0A.:R:4P==$HA@CS(6Q^6D4M+^AZ]M-S
M5]NHC[AI30AL10K4'DJE N[CW0=;C%,9PNWW0I>LS9Z-9M_*L^ZYG&.Q@ M7E:8E\V++=\L1,YV6-%?("EYN>*PM10*,(FR+0"%[54[8[!;)B% J!)8@?@ M4P7PJ1%@S 3+EEF=-
XV*AR:_$QG;8?2]S2GKG>D$* V?* JGLK8;AJUBPS\J M-6+2%V*)1T>RT2,%:FNW6+E +Z_O0(OO&!OF3;[<2QGL.$,CN3D; 8&Z^#O M(
U]23O#I(V>'$NZJ6S\QJHA&M/GM[9OL^:!*_<ZA0_RNZ>[$2^N\&.JY@S+!PXS5/4NNC@EJK@5%PTC M%_G%H_IN(_@-02P,$% @-4(%L693* M.GF)$@_J"H! !D
!X,"]W;W)K&ULM=W!WM5F5BZ\E.;#Y64V78IUF+U- M-B(NOC-/TG68%U^FB\MLDXIP5C5;KRZ'5U?7E^LPBB]N/U;/^>GMQV2;KZ)8 M^*F4;=?K,'W\
(E;)PZ>+P<7^B=^CQ3(OG[B_:@)%^*KR/^Q\=/BJ\N#,HO6 M(LZB))92,?]T\7GP(9CK-U\F?LP$W?ZHFNZ-D;&]\=/'N M0I]>;a=Y;\G#
[JHW]"D]*;)*JO^*SW4K[VZD*;;+$_6=>/B"-91O/LS_*/^ M03QI,\@_TV!8-QC^W&#R3(-1W6!T:@_CNL'XU :3NL'DU ;7=8/K4QO3??+9'NQ/]^#H?#_;9' _"!R>? M\<'^E
],/N>#_4D?')WUT7--]J=][SU7UH93#/+S]F"8/ M4EJ^OO#*!]4GNVI??!:CN RAKWE.?#7',9<^7T_KXS-WQ#9\Y MOI'D%/HRDY1X)F;M]I?%>SV\X>'^#7\9]H)N\N.M-
)B\D897PU"\=SU-_^\ M2=I*P^MGF\LG-!^,GFVN!#=?Q7W1_/G>U?IFLIB^E.X&5?.KCN;"P>_7;R5 M1L\WUTX^*OQL\V-4WJ_*IL/WG?!C13?,_*O8]L/OQH-K=,;=_WD[=.;;=[UW
M[^Y$Z:I/WGWY-X[?W1>?W-S&_[Y<7BAVP33L6GB^)],!/#W%Q^]?_&%Q?_5=7RI"8 M3&(*B:DDH&83F(&B9DD9I&836(.B;DDY!&83V(!A+6"0*RU[KW+
D,9G$%!)324PC,9W$#![S=|AUA94W M7'[<%A<)/YXFX(NOL,D#F--%ILDB_+=W; H M?WPC%6-:Z4L8?__/3-HD>3&JC8J!;Q%U2;9-A31/4FF>AMO9=E4.>/?-NC*P MM^-
S,Y#$9]!32$PE,8W$=!(S2,PD,8Q=;!S2,R=*/VM,'@WN2K_:2_EX)&| M^B060%@K-:\/]7G=FYJ?U\FV2+],Y%(RGXW>%7V_[<\,/Q&024TA,)3&-Q'02 M,TC,)#&+Q&P2]\5%
MHH2*?)O&4;RXE*;A:E7.C-R'T^]=D=BKGAN))":3F$)B*HEI}*:3F"%S?#DR MN>[X1)IHQ)V23FD)A+8AZ)^2060%@K$M\=(O%=;R2Z2?Q;%.>BD//],4$I MS+!)D&E5W"A^B?-
F,IE>/IPZA>WL|-S))3"8QA<14$M-(3"=5U6HOWZ]!906CM'GZS!IPR.Y/,I6FR7HMT6],F M*@G+LI%5M80G6T:;,#_D[%PF-1G5%%1344U#-1W5#%0S4K1,[E,]NNC6D!H[5P>-KD\
L,UE/TU^1%7Y7IFT52"ODBPKAO[%95Y M4M\-^'V9SZOD+0.U2-=-&L73:%/D^'VX"N-I$HG<&+5J{A&HRJBFHI]*:AFHZJAFH9J*:A6IV MK;4N2\=\V>-
TO&QPTQ%2+GIT'JKYJ!906CM FV*BLH+]G.FOGYNZRTBRCLLET2(D5)-134$U%=4T5--1S4 U ML]9Z4Q(M,4(U!]5<5/-0S4>U@-+:*=E4(PWZRY&,.-NFU5W1M G))^/PS6&X
M'JWOMVDFUF(W/S83\VJIZC3)\N[\1.N84$U&-0755%334$U'-0/5S,%Q;Z2|6851G'^1IJ% MZ[!<9IHEV\4RE^X?I=UWHNX"SG[X[.0[KG 9O>^J.9/1?A544U%-0S4=U0Q4
M,U'-0C4;U1Q48&ONE]U$L3<-L62URRL1T MF^[F:N9),A=1>5%9I*<$3>A6%73.6_*%KO54-5<_#Q:%2_;B+P:O)>7H,'L M?I>S:%IU@-+:4=]47 WI2Z2>W&==1W&TWJX[
M#K=6LTVSL/QM+^#LR/UN%YC.,]WXKVJZ":BFH;JNFH9J*:B6H6JMFHYJ": MBVH>JOFH%E!:.RZ'35SV5T*Y8;X)'T\;MO=39P0TJXBS,D_3QI[!84S_ MYL554_W!G9VPI*;76FL-
5E>IKH)VJZ*:AFHZJAFH9J*:A6HVJCFHYJ*:AVH^ MJ@64U@[/IC9IV%^;=!=.ER*7YE$ME%-"UB\[1Q/5]:A&HRJBFHI]*:
MAFHZJAFH9J*:A6HVJCFHYJ*:AVH^J@64UL[3HHI>/U:XW]T2@G59%134$U% M-0W5=%0S4,U$-0O5;%1S4,U%-0_5?%0+**T=I4W9T_"URI[ZX;.C%-VF"=64
MX7%)UK!STRS5[5=#-1W5#%0S4FS?/X!'BXY0348U9=BQU\WUN#,JT8(B5--1 MS4 Us]4L5+-1S4$U%]4\5/-1+:"T=E0V14?#_J(C/TFK4LYD+H5U:M9Q.=_&
ML^SPV_*7R;K:PZ0,T3 KCJ-JM0YGHKSTW,5J9YBBQ4FHDJ..,CS>5*ASZVT5 M[59#-1W5#%0S4FHJ3L:]>_S]/DH%\.ZCK/\ M14V'FOCPL(U)..VWX6H_E.^*S_X>SXU/5)-13:FUZQ?
C$^U60S4=U0Q4,U'- M0C4;U1Q43YV=B^C^ M2]BFH)]*:AJJZ:AFH)]):A:JV:CFH)]+:AZJ^:@64%H[/(=-> Y?:9)]A-8A MH9J,.:@JJJ:BFH9J.::@:JF:AFH9J-
:@ZJN:CFH9J/:@&EM:.TJ4,:]6^"].N3 M[/WPV5&*UB&AFH]J*]HJ*:/.O;8Z5Q.8*#[FJAFH9J:@ZJN:CFH9J/:@&E
MM6.RJ3$]'O;&Y%*LM_%"FH;E+AYYNLUV\^IA_/C"V+W7/3LE24U&-0755%33 M4$U'-0/53%2S4,U&-0?57%3S4,U'M8#2VDG:%!R-)]\U=D=KC5!-1C4%U514
MTU!-1S4#U4Q4LU#-1C4'U5Q4\U#-1[6 TMI1VM0:C?IW3/H38W>TU@C59%13 M4$U%-0W5]-'QED+C8>?0'2TC0C4+U6Q4I0R$?U[MU==N9S^KIYS*O>TJZJ5REWI-
IOB=7GR$*9%%S-QGV?[\];B^>1A MIY:MRQ;=L8W6+:&:C&H*]JFHIJ&:CFH&JFH9J&:C6H.JKFHYJ&:CVI!K3V]
MF74S:M_,:B7RN*E;&K]0M_0_>O_M@/[VYX8AJLFHIJ*:BFH:JNFH9J*:B6H6 MJFHYJ*:BVH>JOFH%E!:.S&;4J7QX)5N!XS1PB54DU%-0345U314TU'-0#43
MU2Q4LU'-0347U3Q4\U$MH+1VE Z;*.W?,NG79^S[X;.C%"U<0C4%U514TV]M M]=OW1]='4^PZV]N!:B:J6:AFHYJ#:BZ]>:CFHUI :>V0;$]2QOTE2=^^W+TP M0D=*X M?
S\D/WQ&BU14CSKC=7(T7IR\ MGQRORL|K/ZJSDQ.M1D(U%=4T5--1S4 Us]4L5+-1S4$U%]4\5/-1+:"T=G(V MU4CC_FHD9[>]9F<,HN5&]*:CFH)]*JHJ*:CFH)%])I9J&:CFH-J+JIYJ.:C
M6D!H[:QL:I+&-Z\U8$>+E5!-1C4%U514TU!-1S4#U4Q4LU#-1C4'U5Q4\U#- M1[6 TMI1VA0KC?NW=[/*3+).F23%&CQ/C7:A^NA=DH1W:J..@FHMJ'JKYJ!90
M6CLDFS*D<7\94CTVE_Y/MKE[/WIV-]}E0:BFH)]*:AJJZ:AFH)]) M:A:JV:CFH)]+:AZJ^:@64%HK1B=-[=#DZI6&[1.TJ C59%134$U%-0W5=%0S M4,U$-0O5;%1S4,U%-0_5?
%0+**T=I4U1T:1__Z-?7PG?#Y\=I6A14:VU?G_Z MH&N/807MS5T4U#=5T5#-0S40U*!5L5'-0S44U#!5\5 LHK1V3PR8F^PN&FH'[MBZOB^Z6SU@-+:-V=64
M$4U&KS5:1PN,4$U&-0755%334$U'-0/53%2S4,U&-0?57%3S4,U'M8#2VE': M%!@5#U]IM-X+GQVEI":CFH)J:JVU*LW'@XX["1K:KXYJ!JJ9J&:AFHU]#JJY MJ.:AFH]]
:6U8[(I'IKT%P\YX1_/+8'O;WEV#J+E0JBFH)]*:AJJZ:AFH)]) M:A:JV:CFH)]+:AZJ^:@64%H[*YMRH;3Q>!"ND_R/%E7#YDO1[==BW_P]02P,$% @ 4(%L6520U,*," :DL !D !X
M;"]W;W)K&ULO9QM_RHV:Z:0SB27@#G!J M>\8/29M.,O78 QS^?OAL-L\BAG07:4S&6L/KE/TEF0]\/T89C- M4QE,5YUFT= >C=SA+
CCP=G)ZKWK].PD6>11&,OKE&6+V2Q(GR]DE#R=#]S! MRQLWX<-C7KPQ/#N9!P_R5N9W\^M4'0TW5J;A3,99F,0LE?>G@W/KW:5O%QU6 M+;Z&\BFKO&:%E'&2?"L./DY/!Z/"
(QG)25Z8"-2_I;R445184G[\71H=;,8L M.E9?OUC_L!*OQ(R#3%XFT1_A-'\\?@#-I7WP2+*;Y*G7V4I2!3V)DF4K?ZR MI[+M:, FBRQ/9F5GY<$LC-?
_@^_E1%0Z6/Z.#G;9P6[:P2D[."NA:\]6LJZ" M/#@[29,GEA:ME;7BQ6IN5KV5FC N3N-MGJI/0]4O/_MP_O&&?3W_=/>>O64W ML=>O?F*O6!BS+X_)(@OB:78RS)43
MA:GA!SP8CV@O6/ 6SD_8L[H#;-'C=TO\2[_[.(=W4?*NB;_?9&OIVRY^S5 M,Y*RILO-?8LK[%TV#R;R=* NH4RF2SDX^_$'RQW];)&9$R3Z6QD.IAU->OJ MS(9Y*#,6+-4I#
<:19&H18%D029/RM3EW9:Y8"I9GMFL+QSD9+]N:#,V$QT?`MFV::MWSC+4>]O9)IN R*ZYN=9YG,W[#:/,BE6CURMRS#V$#/]L_S8FTI9+V/%S.9!L7[?
YFDX6/_GC_*=#VL*;HO#^VM38383(1H.A&? MPF <1F'^3#L9^/AK.2]#J^@QS4@G$]JTN)MI<5&;GY,T?U";S-MQ,/DFIRQ; M1[>:FC#++%NJ-\;-K]@OR5*F\6JB5.-X\OS2T"SD
AVT[=5.9$R;'V\S/UZ' M1],AXH^@85:1@)%+7=A1$X3\] MC&=EG+-D'(4/JXLXZQCCZ/AM3SZ1,6V]K!&0RZA#E)>=B9126=.E5B#-HHWT
MTIZHA#H_ML16J..C'JH*T,M"D:=)M.\,]FRN/DU2]9$ZDND\#3.9'1FG@A3B MJ*SI4P889SE=8AZ%P-92B:SI4H$!+1REVL<\K\6\)6R?;P<],NRALH#H+)R'M/B_BX)24O*FNZ5&
O"V6> ^+6,\2M MYVU_U2]:5>G%>/S'7/PSMD *(_N^@^=&&EW7I8T[UXNA%7*],)62$KY?7TER]2T6\MXQ[KHP/;L-"XC[5EXG'KJP#21A@0#,J&PO3IX2F]D?M< M%(U6?KXMN_
_NMT M*,4XI+46*FNZ5-C':>)RBU//?]{U\;F]\+D#.]K3:D=74=M3Y1#WH_5Y]H,+ M.' !]\(%G)0+]*SI4H$+.#$7\I^;R@AXJ,>]@K8@>/L4 _[_NN*N$NMPZ*/ M3 0'LN%=]BRJ@{BN-
$== 50%!KQ-UJ M'1I]I$(X,!_O4K/AI!1'94V7"A3'B6LVW%2SJ=<:\6$/E07$QG%B,_!/T^HC M;KGUZ>VCV,.! WF78@\GA3J*SI\P#,)KK4>00I75%9TZ4"70GB.@]NK[7Z>KII9SU2 $<)
MG*/[<8Q4*'%;K07UP5]BQN$ L;A=B<4F) MAR!)"6-NU0T,S9^3R7>Y5?F"$[_3-2X=N?>LV3:/A]@D&F%_=YOL[_M< M;'3[AZ$5YB+I\.YA.[S=7SD&]ZCUXM/']N_"]N]VV?Y=TNV?
RIK^JS78_CWB M[=^K;?N&<@P^ZJ&] !&\ Q'A?RG,X,ZU_KE?\SA 7-X79C#(V4.*FNZ5& . MCY@Y/ -SU LS^*B']@(R\0Y+DS2\%@A*-+B#K8.DC]R+!Q3E=*2Y%RIK
MNE0@,H\X]^(9D,M0HL&'/516Y9?:.,,"A=-2T6(./T?I$]U&T\H 7/;]+3).B M'94U72]@G8??G]0^IM?VM-^ &,Y7ELT:%FM%X#,?YS,L6!N7;? QVIY!*FOZ MC
#;^5:'8/5)V8O*FBX5V,O'[RIJ_]0%4APKK55#OUZV&58>A%0\A>ISD#Z$ M"ALB>;]ZC8Z*/2Q=/!AI?9 G\]6SD<9)GB>SU+I"AC?SAWL/'?@'K);H5MNK1+3
M!%))>8H$+.?.);Y8X(D)*.[X3F$K\]Z107GD_*=IW,1SQS,9 8-(&0FB#QM8 M &-&2>?QJQ)UZC%-X/[YL_JG E[#/!(0"\Y^'T%BMY\[03L2<[4'=_^1150
M8/0BSF3QB[;E08'OH"B7BB=5L,X@H6EY)+^K![$7@=(=' @95P."U 7X5X!>@ M968%UC51))P)OD7'W*W5S$GQ;(IH34-3,XWW2NBK5,>I\-/ES1WZ?OGYX4]T
MAK[R].P.HEP(F]U0%9%4HG?7H AE\KV^_G!_C=Z]>3]SE1[9Q+M1-> ,"-V&4L8.VV/-LKJ0 M&8E@!NAU(T%LP G?_H%'WLU!J&+!V$(I"(*$-^F M$+?16(6ZTI1BP1X-#ORC-$%-
$]BG)XWIAL8Y8>P)P8:P7!/5DQ41(9[,B0) MSU/5QA@T'C(.IN/]O,KT@T;ZP7 \.9K_J,Y_=$+^NI=O21I!6^96X:ZS,VK.
MCC\\2C>NZ<96.E,+15T+'TTM;".QBG0EZ4GL@'=2\TY.]F3/C%]$CO G-;8 MTQYKHE6K*_:TN0PM-1%RSS>XUU=5M"MU!:K47EL7\9XGP:=41CU]5.F6E-"Z M)BOU_;S^6Q+M"?
S/_R#>^0]L?>^W%1?T#_H,&V#(;T7]U93TI79(O[,EV#^A MU.!>C4A?:H>H.\"[8ZE6[FQBW5&;]H6;\'9^19L-RY=*D[3HS268M.>6*O(
MSI[@4_S)*_R57;_S=#1]RFALX=P9%6QW*B?X,+MR9\)Q)R>&=]8$6RV!E; 5 MJU>[4]F!N)EQ]W;AYA/(%R)6-)6(P5('>N=C_6!$^56A;"B>%1OS1Z[T-K\X
M70.)09@;]/4EY^]Y8?;Z|>=\%)02P,$% @ 4(%L61;_!0?7 P 0 L M !D !X,"]W;W)K&ULK59M4!LX$/XK&E_Z5N7.IMU_$82X!+/))!.Z4!A0]$?;NZ#8FIB367)E>2$_ONNY&!2,"X'?$DL6?
N\R-K5 M#M=2?=^K],<"]KW9 D"WRRD*]C!H5KZNE1 ,Q=4<#* M@KY?4"\9.CF+E4RE)7A3,"E(KH]"JI^3H#+]<@+O;N)&5OFQD]XR;"D2[@"
M*ASY#4K&"A":24$4+$;>.#R:A+$-<"MN&*SUUC.Q5N92?K>#TVSD!581 M<$B-A:#XMX)CX-PBH8X?&U"OX,2!V\]WZ!^=>30SIQJ.)?_&,I./O ./9+"@ M%33C^'1&;L9GUU.R
M2]Y(L3N#M%**B2694,TTSEZ8'!1Y?P*&,JX_D'>$"?(QVEX@FM-#WZ_'^:G M&\I)31D]01E&Y%P*DVLR%1EDOP/XJ+\Q$=V9F$2=B)\KL4?B8(=$0;1/K]].
MR/MW'SIPXV9S8H<;/I4YE"ER0WD%;2[KV/WV6)M-1[JD*8P\3!<-:@5>\O=?`M83_XIT/9?J-LOPL].2U*U 89X9(*O4..95& 2AGE;4IKK+[#LFFZ2GKQX=!? MM0CH-0)ZSQ-P!E#
CMLQZG+N*Z2Y8#*J(/!.;XW-Y3D'_.P5KG4K_FN3V\U< MSA?ZJ*%#I&,9EJ2C3E%\L,$,Y-M8WCD!;7 3B5R+ASE. M"Q\\.E1A+VX_5 <-^\$SV&>6?5]S7UCVUY^H;MHW/5&'C=?
#EWE|W7']DGVK MXO0&!]=+T,GXS5V+F#ATA;*7K86T&<*%E33AAMI6FP%X;M>1K>7XQAY^WV5)UXK*I55-PJZH$F M?ZNI0>+U[HW(=*F+|_:6:;|G!<-T7WR^O>\IRJ)1.:
<%A@:+ WP!M&U>U: M/3"R=*W27!HLN-QCCBTN*+L WR^D-'<#2] TS&PO=V]R:W-H965T,S-A"].!*M--\^Y&R:TK6 MZ2PM>E/+SO%T)XGW^Y_(GCQF^4.QE%
(YWY,X+4Y'2Z56,\;C(ES*1!2OLY5, M]5_NLSP12G_-%^-BE4LQ+P-[N4N(M&W]A%A?EO\[CUC:8CIQP7:@LV0W6$211NOT4WW<7HC+ FI0,(+L!L.L NAM
MRT2WD9S107T0=E9B=Y]NCDQEH],P?EM2E'ZVRBU-S&6Y7KOT9ZG)I=GGVX<;Z> M77UYY_SFG(L\?XK2A2/2N7,HMSY*N*U+)Q>7+Z0245R%U93;B^<7U^\=%XX
M4>]\7F;K0EL7)V.EHS$^Q^'NS&^W9R8M9[Z5]]<.=5\YQ"4,&'Z.#_]CG;8- M'^MKL+\09\A2.F/MEV(*!5I&(G8$44A%9C0U@.#/9@)]Z98B5'>CO2,*F2^ MD:/9SS]YOOL[E-Y
SFK)TGVR%/,^.Q?%LKS)H3F0W];11L0RA;/>NO)+5Z8J M;&:$L&F@+_JFFD_3S/,Y-W7W9K5(V3Y2AD9Z*\-U'JE(/X1BHQ]!<1=+1UOOI[^U$OS%'NM*$#U"0?N/TU&?^08R $:\8
MU4(,]B$&:(B?-,3B3*2%QD4H]1-Z!]_QH'%NCTZG >$',4)VC+E^RSV?[,.< MH&&>A6&^EG-=#974,U4=B7;2F":![P<'H0)&G+?$,=W'.47CO)"YCLI TSDS M%>Z5.!.0T*_:&\U?.TV/?
HLT6. MAT]'W@D/Y*\>L%4/'BX?>@F=G;^C2@>PPZ2.9I6#UUD^=!,[']_-/#_PW<.(M 3NF"=V"%,^]" ^7$=N)0\#8T)&\GZ.!O-7SM%+$"YX_<5 YTSOA@;S5$[:B MQL-
53?|'<=)XQ!@/@D,Q"YAY=.*W31TK;CQ<(_14WCMOQZ0W:-;JO8D5(_1% M?0_UO7-T1'Y#5JWZFUC%0'#8]I2V.V_5* !M"UFUBEM2:=|QA%?4#=+ D\\Y M=7D_;!0
*UU4)UY+B):^I"M]C\A.,BB"A_)6S]HBF!SIX,4F2A?%*R?)4OFD M9V7^8)H/\^S/96(^1!AFZQ8FDV:C[G%O,B6-QPHPI!-*"&FY;9;*|*?RYRB1
M.M254<1PC$VZ>IQ77R;L0@3L?,Y(2_$CEL($I_#'+%<+L;^7E?.[;#HHPH?R5D_8(IP.V$53X-4ZN%X ![OHHJGE-1VX$XGC-6L/G/,%S.V ME65!X9XCL:TJPO^]@I+MY@YVW@\\%*^U?B7DA
I:L_%%D,I\[B8,R6)-M*1_8[F]H!4TT M7LI*4?^B75,[F3@HW0K)K99,:@*VOR37^V%V&O IQK\ML$_;A/- 1M0U + M;9C5LJZ))
(L99SO$=;5"TQOUM:F]E9]"ZMOX*+DZ6Z@^N7BX^7YS^WR#'FZ6 M=W_=KIY6=[?HXS5(4I3B$_J,GA^OT<]L36"FI;C M7#7C^"?&"= W1F4NT W-(!OVNXIS1]Q_)W]E&P$?87.!
N\Y'M^.,)G^?_;M P_=H+N.08T7G,"]9?1S025P$!*K86T;,HJ&+M(#4@X#]{?V4NQ(2G,'?5,"N!O MX"Q^_PU'WI[C"BV!#^2?&G=[0A*[U=G*+6]XVB$C5-?,=P,6U6+0H8#)F-
$##8,I:HJF&CHWVEFHP4KS=#D'-X](0)SS6W 'GE>/X.;#+?@ ;,!W MD"$,,'/! O^40[*]O<=K3@D&1_;0O)1]'9ZG'M6S^U=F=L'7RD1.P[F)$/9 M!;\M=31BO).8F=<+N$+E/?"=C\!SO,#

Y^'M[GX/';^)K;_Q_#?'UA2C&B,P M8ZA3/.(E3-'$DL>4{]9'5O+K+V[H_&82^$Y@%W*#1F[0AYX\R:2#24H+!&!9 MYCB%ZQP!08$<*N2)E7LY?3%%H(8--:Q*._LD])UX;._;REX;^8$[;(PN&\;MQH->QM,]8C)7 5(5:\0 W314ZZTNTQX7(';]*(XZW$V& MPR@*HRO\PX9_V.O_#\3Y")Q45 3F.4VA0!F8K[XMCBL,S,-7A"+?';I-?\';M8!9[L1^;64<-ZZB7]0^=6E%V!]\>?IF^9++&J4E,9(BN$[MQ&'3DF S=81 ' MKEE0W B*^[=1EHW ?+.1-Y,2D>&\4G=3O>$!+=5]Q8$4(N\]+AA.U0I=/0WQ M*Y9A',5A1TLOH_]XT(>-WN'_L8 Z+MT\7VL>FE9FX(0#IR/;:-BSA*YSO@>= MWF2MLA>"€$BN')1235O*R'BY.>^9N=\+[5)^]PQP>]=TIDX7N)$7>D;S'+(Z M!EK\K5%\#1>U5L*Y]P:=Y3):N<&5M?+.9+U>LH_U3OHW=+TWT3597:5[+@/< MWFLWF1*![\Y9X6I6/L*T=W?L._+7I?G:SNEPM%L588'85A?*7.[IBHBZGFI&MFV)\]DO0SOA,%>FZTCS#U!7^5\BV6..U'&TDI'.O2F)6%\UU1!]2UYUK*F05 MJYL[^;&!F#*0[S>4BE-'3=!\NB3_ %!+ P04 " !0@6Q9416QEUY-B9X(]V7S_?.$W2XMLQ'@9=*HA]3\ZYQ_9U8QB7>L/I[9)2 M!:US+L]>O]2Z^! $Y6))R((*@Z12Y42;KL]"LE"4)"60KTHR D3 M_G0L5OEUKDMO(5='3_QA$_+L[7,R\?O1>]^S>O9^\M.SGIW9]?]€AN@;#I*,G21!0QH2'N*MT)^((R>Q=!]A M]DXQ%^[8'%5KKY$Q(5>6V&>SO>?WX'K#M@4'& M>6-PX-O =%P0K:D2UZ93/5P%'T%>W;!;%,9AILBF/[CT6T)U,TGF4B54-6GZ M_C8T'7.:@AW%LB7I/*S,<4?5A5]¦,15.VKOKKM#& MJ?=Q=5(4?/.1LTSDU [^R0FG8[+E>4NIV"^3#4IE80)4^=X#59HMNI&?BA1W M=*VWY;1.<<^#(_3\;^V_YEE^MN-P^%*6JV^5?<-.C_4[^;6; MO#P&D]$QF#R*FAP=@\GX"$P.7^Q;\Z#)H#YE=(XR.P>9)NK!@7'B?X/C)V^3M>O,5XYJ)NK=D24+%H_,.D==D;O{(V=$WSROJ!FG)SPA!6%?.&[6] M/M@N"<,X=B. N1V$(8; ,L01S %XP) PK-Z#>^^C8/N>"MK__$U_ U!+ P04 M " !0@6Q9EXJ[', 3 @ "P%]R96QS+RYR96QSG9*Y;L,P#$!_ MQ=">, ?0(8@S9?$6!/D!5J{/V'(%BD6=OZ_;I7&0"QEY/3P2W!Y0.TXI+.:+ MJ1C]$%)I6M6X 4BV)8HSI%"KM0L'C6'TD!$VV-#L%HL/DN&6:WO606IW.D M5XA-/E_G;@ M2=&A(E@6FD7)TZ(=I7\=Q_:0T^FO8R*T>EOH^7%H5 J.W&,EC'%BM/XU@LD/ M['X 4$L#!!0 (%"!;%GC_L)]9@4 (@L / >&PO=V]R:V)O;VLN M>&ULQ9I;,Z,X%(# BI6G[D,W#;>Y]!V))NX$*2%9()'F:>42I[4&<&4[T^G\ M^C5DHS%;ZE]9NRJ>AKK%\793C!S;NIJ-W<1..:B6;TY?;4UEJ-W15]>&F$ M;.S&=L-6\%?]>W^[2GX(+1Y%)U@Y(.H#%D8;5_&YT.H2P9D=H8VR02-(#G(>IPYD!$!&%X3L/9,? M ,@/EX.,\[D#^1&_(@+F<;%)J.G?A(7B85VR#X!9)]PR?+-XF/'TKTV2)_\-W34"K)7DG1+\Z)!VDA. MIYO.TM$>"*23";)/4EJ0Q2I. MQ/T. >EB@NZ+Y3(ICL-OG,[:V561I%_;#K)(XGL7$Q+&!-D8#W&2D6V\V/0Z M!&2'";(>,KJEZ8:V775EQ^!VE'/1(#U,D/UXRRU|S GUELDG\>9&S0/4H*' MK(0U>R,_-%ESU9W>E)S,A"XKJ0^*NY"0(SQ1:S1:[+@BA6([FZ216"G6//'V M+.TR@ID'LBK *4!OFN=!UO"0K3&H6W)EL^**ZS]<2D@D'K)(AKP["EIQ$/6 MB"/@039((AZR1$ 3]Y]&2"(>LD2&33P83<@L'K)90"7WHPE9QD.VS&\E#T70 MAS3C(VMFP,V#C)!E?&3+O)?T("(D&1\['QG(@,DU69EG:\;,%XH:)]A]$2"X^LER&%7A-XEHJ(WZYF)!>?&2]G,6L*OG*W*]P#YG&1S;_ M.4RJC,"MN9B0:7QDTYS#G,K&*%:ZF)!I?&33G,/,F1V&B'0Q(=/XR*89G))9 MRD-=,_5&W!(V9)T V3IG,/_M0>Y-#R#Q!,CB.8-YSZHN'W,Q(?D$%RB&6RJ311K6GNIB0A0)D"_4Q3QV<5>^C&4(6"I$M!.?BOHL)62A$MA", M&;B8D(5"9 O!F'&+"5DH1+;0FW6B$+)0>)EJF\W9ZI=*OKF8D(7"BU;=M>N,F9*$0V4(PICMN1I"%(F0+P9CNN!E!%HJ0+>34,.TLDY<'I=JYQSW30O@!1!%HJ0+=3#G#*EWEK"]FO(!R:4 MFP!'D(4B9 L-%K$'JIL1^+49MH,&]MA#C)" HDY X^Y@_>5VQ_>BX;O4MJ_M M]D5Y5J1=G'\0"<(VY?K^T-53>VV5;.0;'?ZD/;T$?"7?P!02P,$% @ M4(%L6!-T#(HPS=1Y +Z1 ITA@\ M%3$D>/E7'X@AGWZ50SONNU/=[?NZ^#@>3G75[;Q_Y%27>_*L:UW75],YRN; M;CBVXWDY;%?KM_;;4FZ7.8TW,YHGJN9RY>/_OR/Q.[S6; +C^[]>]C.8W_M&)S^=,-[W94R-HO7=MB6<=6DC\/U=$V7@]R=)S>+E[=5,[R\29/F#E((TOF# M#0)L_B"'()_*" HY@_*$)3G#[J'H/OY@QX@Z&'^H$<(>IP_2)8HXY(@:8(U M@=:"7 N!UX)@"X'8@F0+@=F": N!VI)L"X';@G +@=R"= N!W8)X"X'>BGHK M@=Z*>BN!WCIYV2,06U%O)=!;46\ET%M1;R706U%O)=!;46\ET%M1;R706U%O M)=#;4&\CT-M0;R/0VU!O(]#;)ILE!'H;ZFT$>AOJ;01Z&^IM!'H;ZFT$>AOJ M;01Z&^IM!'H[ZNT$>COJ[01Z.^KM!'H[ZNT$>OMDLYM ;T>]G4!O1[V=0&]' MO9U ;T>]G4!O1[V=0.] O8-[T"]@T#O0+V#0.] O8- [T"]@T#OF'RL)- [M4.\@T#M0]R#0.U#O(- [4.\@T#NCWIE [XQZ9P*], ^]="?3.]'2WV?*WQ^=}]7B^MUP??UE^G9RP<\$Y MW5;4Y[]02P,$% @ 4(%L6>(A,D+Q 0 &2< !, !;0V]N=&5N=%]4 M>7!E&ULS=K+3L,P$ 707ZFR18WK)P_1;H ML. '3#*E49/8LETH?X^3 MA((*E"1N)M&K>VY$X]T5CV_>_84)]NN[>.\6*7DSQB+U8HZ&TOG]<\K2QTM)LV3:ZV^>?8N'Y>!&IC,;G8 M;1RRYH7UOFTJF_(Z>^SK3RG3UX0RGQSWQ%7€XU'>4+ O$X:5[P->SI'\4@A- M39-;&]*UI?(NMFU93,\MQ7)_B2]Z=,ME4U'MJDV7CY31!U?!&EKBUW18_V M)Z=\PI3[Y ?GCV7V!>;=M\YF"<6Z/=Q;R,93D!!+D0A-?M?\3TQES[X_6B8 M=DWU#!/S\3ZYL!G$=GX./R./L?XO?XO^Q @?4B0/A1('QJD#P/2QS%('R<@ M?9R"],%G*(V@B,I12.4HIG(45#F*]AR%58[B*D>!E:/(*E!D%2BR"A19!8]L M D56@2*K0)%5H,@]4&05*+)*%%DEBJP215:)(]M$D56BR"I19)4HLDH4626* MK I%5H4BJT*15:'(]E!D52BR*A19%8]L"D56A2*K1I%5H\BJ4635*+)]%%DU MBJP.15:-((]M&D56CR&I09#4HLAH460V*K 9%5H,BJT&1U?RGK/?.K?\X?GR6 MG6WZMWPV_B-N\0)02P$"% ,4 " !0@6Q9!T%-8H$ "Q $ M @ $ 9&]C4')O<',O87!P+GAM;%!+ 0(4 Q0 (%"!;%F_ MJ ;&[@ "L" 1 " :\ !D;V-0&UL4$L! A0#% @ 4(%L6<=V[$K=!0 MS1\ !@ ("!#0@ 'AL+W=O 8 " @2 . M !X;"]W;W)K&PO=V]R:W-H965T&UL4$L! A0#% M @ 4(%L65=T%;-[@ $@8 !@ ("!I"P 'AL+W=O&PO=V]R:W-H965TB!3 T +X_ 9 " @;9(!X;"]W;W)K&UL4$L! A0#% @ 4(%L62"<_,"Z%0 ;YH !D M ("!.58 'AL+W=O&PO=V]R:W-H M965T&UL4$L! M A0#% @ 4(%L69MLQZ*3!P @10 !D ("!"G< 'AL M+W=O8\JA#LE M "2B &0 @('4?@ >&PO=V]R:W-H965T&UL4$L! A0#% @ 4(%L M685"WD6V!0 1Q !D ("!&PO=V]R:W-H965TGVO-1P( )\% 9 " @5V] !X;"]W;W)K M&UL4$L! A0#% @ 4(%L60!ZCZM# @B@8 M !D ("!V]\ 'AL+W=O&PO=V]R:W-H965T\ M<@@ (PQ 9 " @9C) !X;"]W;W)K&UL4$L! A0#% @ 4(%L66:94K%Y$ PH\ !D M ("!0=('AL+W=O&PO=V]R:W-H965T M&UL4$L! A0# M% @ 4(%L6?3\>%H3! M@X !D ("!FNL 'AL+W=O M&PO=V]R:W-H965T&UL4$L! A0#% @ 4(%L65[Y M:S_M @ 1P@ !D ("!5_P 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ 4(%L67S*UG^4 P 'Q. !D M ("!?P4! 'AL+W=O&PO M=V]R:W-H965T&UL4$L! A0#% @ 4(%L62,_;9>8!P "#H !D ("! MR1&PO=V]R:W-H965T&UL4$L! A0#% M @ 4(%L66S#,#:0!0 !B4 !D ("!^B&PO=V]R:W-H965T&UL4$L! A0#% @ 4(%L661Y'V#K M P 9!, !D ("!"CX! 'AL+W=O&PO=V]R:W-H965T0&? H +%F 9 " @8U% 0!X;"]W;W)K&UL4$L! A0#% @ 4(%L67,GU942%0)M4 !D M ("!0% ! 'AL+W=O&PO=V]R M:W-H965T&UL M4$L! A0#% @ 4(%L68V&9S[H @ 7PD !D ("!8FL! M 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ M4(%L6:OA 3Q5! &!0 !D ("!RW0! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ 4(%L67=.K%!8! -A(!D M ("!8XL! 'AL+W=O&PO=V]R:W-H M965T&UL4$L! M A0#% @ 4(%L693*,GF)$@ J"H! !D ("!DY&PO=V]R:W-H965T&UL4$L! A0#% @ 4(%L M61;_!0)7 P 0 L !D ("!U+8! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ 4(%L6;F:.5C0 P Q@P M !D ("!4L8! 'AL+W=O&PO&PO M7W)E,'O=V]R:V)O;VLN>&UL+G)E;'-02P$"% ,4 " !0@6Q9XB$R0O$! M 9)P $P @ &6U@$ 6T-O;G1E;G1?5'EP97-=+GAM;%!+ 4!08 2P!+ (04 "XV $! end XML 79 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.innerText=p+a.innerText.substring(1)}} XML 80 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 82 FilingSummary.xml IDEA: XBRL DOCUMENT 3.24.3 html2903821true720false6 falsefalseR1.htm995200090 - 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Disclosure - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIESSheethttp://www.pioneerbnk.com/role/DisclosureSummaryOfSignificantAccountingPoliciesSUMMARY OF SIGNIFICANT ACCOUNTING POLICIESNotes10 falsefalseR11.htm995210301 - Disclosure - ACQUISITIONSSheethttp://www.pioneerbnk.com/role/DisclosureAcquisitionsACQUISITIONSNotes11 falsefalseR12.htm995210401 - Disclosure - INVESTMENT SECURITIESSheethttp://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesINVESTMENT SECURITIESNotes12 falsefalseR13.htm995210501 - Disclosure - NET LOANS RECEIVABLESheethttp://www.pioneerbnk.com/role/DisclosureNetLoansReceivableNET LOANS RECEIVABLENotes13 falsefalseR14.htm995210601 - Disclosure - DERIVATIVESSheethttp://www.pioneerbnk.com/role/DisclosureDerivativesDERIVATIVESNotes14 falsefalseR15.htm995210701 - Disclosure - OTHER COMPREHENSIVE INCOME (LOSS)Sheethttp://www.pioneerbnk.com/role/DisclosureOtherComprehensiveIncomeLossOTHER COMPREHENSIVE INCOME (LOSS)Notes15 falsefalseR16.htm995210801 - Disclosure - EMPLOYEE BENEFIT PLANSSheethttp://www.pioneerbnk.com/role/DisclosureEmployeeBenefitPlansEMPLOYEE BENEFIT PLANSNotes16 falsefalseR17.htm995210901 - Disclosure - COMMITMENTS AND CONTINGENT LIABILITIESSheethttp://www.pioneerbnk.com/role/DisclosureCommitmentsAndContingentLiabilitiesCOMMITMENTS AND CONTINGENT LIABILITIESNotes17 falsefalseR18.htm995211001 - Disclosure - FAIR VALUESheethttp://www.pioneerbnk.com/role/DisclosureFairValueFAIR VALUENotes18 falsefalseR19.htm995211101 - Disclosure - REVENUE RECOGNITIONSheethttp://www.pioneerbnk.com/role/DisclosureRevenueRecognitionREVENUE RECOGNITIONNotes19 falsefalseR20.htm995211201 - Disclosure - EARNINGS PER SHARESheethttp://www.pioneerbnk.com/role/DisclosureEarningsPerShareEARNINGS PER SHARENotes20 falsefalseR21.htm995410 - Disclosure - Pay vs Performance DisclosureSheethttp://xbrl.sec.gov/ecd/role/PvpDisclosurePay vs Performance DisclosureNotes21 falsefalseR22.htm995445 - Disclosure - Insider Trading ArrangementsSheethttp://xbrl.sec.gov/ecd/role/InsiderTradingArrangementsInsider Trading ArrangementsNotes22 falsefalseR23.htm99920202 - Disclosure - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Policies)Sheethttp://www.pioneerbnk.com/role/DisclosureSummaryOfSignificantAccountingPoliciesSUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Policies)Policies23 falsefalseR24.htm99930403 - 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Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": ["r878"] }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterFiveThroughTenYearsFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AvailableForSaleSecuritiesDebtMaturitiesAfterFiveThroughTenYearsFairValue", "crdr": "debit", "calculation": { "http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest", "weight": 1.0, "order": 3.0 } }, "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10", "terseLabel": "Due after five to ten years", "documentation": "Fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in sixth through tenth fiscal year following current fiscal year. 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Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": ["r877"] }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterOneThroughFiveYearsFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AvailableForSaleSecuritiesDebtMaturitiesAfterOneThroughFiveYearsFairValue", "crdr": "debit", "calculation": { "http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, after One Through Five Years, Fair Value", "terseLabel": "Due after one to five years", "documentation": "Fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in second through fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": ["r295", "r589"] }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterTenYearsAmortizedCost": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AvailableForSaleSecuritiesDebtMaturitiesAfterTenYearsAmortizedCost", "crdr": "debit", "calculation": { "http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleAmortizedCostExcludingAccruedInterestBeforeAllowanceForCreditLoss", "weight": 1.0, "order": 4.0 } }, "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year 10", "terseLabel": "Due after ten years", "documentation": "Amortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing after tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": ["r879"] }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterTenYearsFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AvailableForSaleSecuritiesDebtMaturitiesAfterTenYearsFairValue", "crdr": "debit", "calculation": { "http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest", "weight": 1.0, "order": 4.0 } }, "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10", "terseLabel": "Due after ten years", "documentation": "Fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing after tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": ["r297", "r591"] }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAmortizedCostAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AvailableForSaleSecuritiesDebtMaturitiesAmortizedCostAbstract", "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-sale, Amortized Cost, Fiscal Year Maturity [Abstract]", "terseLabel": "Securities available for sale, amortized cost" } } }, "auth_ref": [] }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesFairValueAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AvailableForSaleSecuritiesDebtMaturitiesFairValueAbstract", "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-sale, Fair Value, Fiscal Year Maturity [Abstract]", "terseLabel": "Securities available for sale, estimated fair value" } } }, "auth_ref": [] }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearAmortizedCost": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearAmortizedCost", "crdr": "debit", "calculation": { "http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleAmortizedCostExcludingAccruedInterestBeforeAllowanceForCreditLoss", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, within One Year, Amortized Cost", "terseLabel": "Due in one year or less", "documentation": "Amortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": ["r876"] }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearFairValue", "crdr": "debit", "calculation": { "http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, within One Year, Fair Value", "terseLabel": "Due in one year or less", "documentation": "Fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": ["r294", "r588"] }, "us-gaap_AvailableForSaleSecuritiesFairValueToAmortizedCostBasisAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AvailableForSaleSecuritiesFairValueToAmortizedCostBasisAbstract", "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesAmortizedCostAndEstimatedFairValueDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-sale, Fair Value to Amortized Cost [Abstract]", "verboseLabel": "Securities available for sale" } } }, "auth_ref": [] }, "pbfs_AvailableForSaleSecuritiesPledgedToSecureFederalHomeLoanBankNewYorkAdvancesAndMunicipalDeposits": { "xbrltype": "monetaryItemType", "nsuri": "http://www.pioneerbnk.com/20240930", "localname": "AvailableForSaleSecuritiesPledgedToSecureFederalHomeLoanBankNewYorkAdvancesAndMunicipalDeposits", "crdr": "debit", "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesSalesOfSecuritiesUnrealizedGainsLossesDetails"], "lang": { "en-us": { "role": { "documentation": "The fair value of available-for-sale securities that serve as collateral to secure FHLBNY advances and municipal deposits.", "label": "Available-for-sale Securities Pledged To Secure Federal Home Loan Bank New York Advances And Municipal Deposits", "terseLabel": "Carrying value of available for sale securities pledged to secure FHLBNY advances and municipal deposits" } } }, "auth_ref": [] }, "us-gaap_AvailableForsaleSecuritiesInUnrealizedLossPositionsQualitativeDisclosureNumberOfPositionsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AvailableForsaleSecuritiesInUnrealizedLossPositionsQualitativeDisclosureNumberOfPositionsAbstract", "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesEstimatedFairValueAndGrossUnrealizedLossesDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Number of Positions [Abstract]", "terseLabel": "Securities available for sale, Estimated Fair Value" } } },

"auth_ref": [] }, "ecd_AwardExrcPrice": { "xbrltype": "perShareItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "AwardExrcPrice", "presentation": ["http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure"], "lang": { "en-us": { "role": { "label": "Award Exercise Price", "terseLabel": "Exercise Price" } } }, "auth_ref": ["r834"] }, "ecd_AwardGrantDateFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "AwardGrantDateFairValue", "presentation": ["http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure"], "lang": { "en-us": { "role": { "label": "Award Grant Date Fair Value", "terseLabel": "Fair Value as of Grant Date" } } }, "auth_ref": ["r835"] }, "ecd_AwardTmgDiscLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "AwardTmgDiscLineItems", "lang": { "en-us": { "role": { "label": "Award Timing Disclosures [Line Items]", "terseLabel": "Award Timing Disclosures" } } }, "auth_ref": ["r830"] }, 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Block]", "terseLabel": "Awards Close in Time to MNPI Disclosures, Table" } } }, "auth_ref": ["r831"] }, "us-gaap_BankOwnedLifeInsurance": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "BankOwnedLifeInsurance", "crdr": "debit", "calculation": { "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnaudited": { "parentTag": "us-gaap_Assets", "weight": 1.0, "order": 4.0 } }, "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnaudited"], "lang": { "en-us": { "role": { "label": "Bank Owned Life Insurance", "terseLabel": "Bank-owned life insurance", "documentation": "The carrying amount of a life insurance policy on an officer, executive or employee for which the reporting entity (a bank) is entitled to proceeds from the policy upon death of the insured or surrender of the insurance policy." } } }, "auth_ref": ["r943"] }, "pbfs_BankOwnedLifeInsuranceIncomeExpense": { "xbrltype": 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These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": ["r494"] }, "pbfs_BusinessAssetsMember": { "xbrltype": "domainItemType", "nsuri": "http://www.pioneerbnk.com/20240930", "localname": "BusinessAssetsMember", "presentation": ["http://www.pioneerbnk.com/role/DisclosureNetLoansReceivableCollateralDependentLoansDetails"], "lang": { "en-us": { "role": { "documentation": "Information pertaining to business assets.", "label": "Business Assets [Member]", "terseLabel": "Business Assets" } } }, "auth_ref": [] }, "us-gaap_BusinessCombinationContingentConsiderationLiability": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "BusinessCombinationContingentConsiderationLiability", "crdr": "credit", "presentation": ["http://www.pioneerbnk.com/role/DisclosureAcquisitionsDetails"], "lang": { "en-us": { "role": { "label": "Business Combination, Contingent Consideration, Liability", "terseLabel": "Contingent consideration payable", "documentation": "Amount of liability recognized arising from contingent consideration in a business combination." } } }, "auth_ref": ["r2", "r67", "r497"] }, "us-gaap_BusinessCombinationDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "BusinessCombinationDisclosureTextBlock", "presentation": ["http://www.pioneerbnk.com/role/DisclosureAcquisitions"], "lang": { "en-us": { "role": { "label": "Business Combination Disclosure [Text Block]", "verboseLabel": "ACQUISITIONS", "documentation": "The entire disclosure for a business combination (or series of individually immaterial business combinations) completed during the period, including background, timing, and recognized assets and liabilities. The disclosure may include leverage buyout transactions (as applicable)." } } }, "auth_ref": ["r125", "r495"] }, "us-gaap_BusinessCombinationRecognizedIdentifiableAssetsAcquiredAndLiabilitiesAssumedIntangibleAssetsOtherThanGoodwill": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "BusinessCombinationRecognizedIdentifiableAssetsAcquiredAndLiabilitiesAssumedIntangibleAssetsOtherThanGoodwill", "crdr": "debit", "presentation": ["http://www.pioneerbnk.com/role/DisclosureAcquisitionsDetails"], "lang": { "en-us": { "role": { "label": "Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Intangible Assets, Other than Goodwill", "terseLabel": "Customer lists", "documentation": "Amount of intangible assets, excluding goodwill, acquired at the acquisition date." } } }, "auth_ref": ["r66"] }, "us-gaap_BusinessCombinationsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "BusinessCombinationsAbstract", "lang": { "en-us": { "role": { "label": "ACQUISITIONS" } } }, "auth_ref": [] }, "us-gaap_BusinessDescriptionAndBasisOfPresentationTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "BusinessDescriptionAndBasisOfPresentationTextBlock", "presentation": ["http://www.pioneerbnk.com/role/DisclosureNatureOfOperations"], "lang": { "en-us": { "role": { "label": "Business Description and Basis of Presentation [Text Block]", "terseLabel": "NATURE OF OPERATIONS", "documentation": "The entire disclosure for the business description and basis of presentation concepts. Business description describes the nature and type of organization including but not limited to organizational structure as may be applicable to holding companies, parent and subsidiary relationships, business divisions, business units, business segments, affiliates and information about significant ownership of the reporting entity. Basis of presentation describes the underlying basis used to prepare the financial statements (for example, US Generally Accepted Accounting Principles, Other Comprehensive Basis of Accounting, IFRS)." } } }, "auth_ref": ["r97", "r117", "r118"] }, "pbfs_CachetFinancialServicesAmendedComplaintMember": { "xbrltype": "domainItemType", "nsuri": "http://www.pioneerbnk.com/20240930", "localname": "CachetFinancialServicesAmendedComplaintMember", "presentation": ["http://www.pioneerbnk.com/role/DisclosureCommitmentsAndContingentLiabilitiesLegalProceedingAndOtherContingentLiabilitiesDetails"], "lang": { "en-us": { "role": { "documentation": "Information pertaining to the amended complaint filed by Cachet Financial Services (\"Cachet\")." }, "label": "Cachet Financial Services Amended Complaint", "terseLabel": "Cachet financial services amended complaint" } } }, "auth_ref": [] }, "us-gaap_CarryingReportedAmountFairValueDisclosureMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "CarryingReportedAmountFairValueDisclosureMember", "presentation": ["http://www.pioneerbnk.com/role/DisclosureFairValueCarryingAndFairValuesDetails"], "lang": { "en-us": { "role": { "label": "Carrying Amount", "terseLabel": "Carrying amount", "documentation": "Measured as reported on the statement of financial position (balance sheet)." } } }, "auth_ref": ["r85", "r86"] }, "us-gaap_CashAndDueFromBanks": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "CashAndDueFromBanks", "crdr": "debit", "calculation": { "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnaudited": { "parentTag": "us-gaap_CashCashEquivalentsAndFederalFundsSold", "weight": 1.0, "order": 3.0 } }, "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnaudited"], "lang": { "en-us": { "role": { "label": "Cash and Due from Banks", "terseLabel": "Cash and due from banks", "documentation": "For banks and other depository institutions: Includes cash on hand (currency and coin), cash items in process of collection, noninterest bearing deposits due from other financial institutions (including corporate credit unions), and noninterest bearing balances with the Federal Reserve Banks, Federal Home Loan Banks and central banks." } } }, "auth_ref": ["r130"] }, "us-gaap_CashCashEquivalentsAndFederalFundsSold": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "CashCashEquivalentsAndFederalFundsSold", "crdr": "debit", "calculation": { "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnaudited": { "parentTag": "us-gaap_Assets", "weight": 1.0, "order": 11.0 } }, "presentation": ["http://www.pioneerbnk.com/role/DisclosureFairValueCarryingAndFairValuesDetails", "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnaudited"], "lang": { "en-us": { "role": { "label": "Cash, Cash Equivalents, and Federal Funds Sold", "terseLabel": "Cash and cash equivalents", "totalLabel": "Cash and cash equivalents", "documentation": "The sum of cash and cash equivalents plus Federal Funds Sold. Cash and cash equivalents consist of short term, highly liquid investments that are readily convertible to known amounts of cash and are so near their maturity that they present negligible risk of changes in value due to changes in interest rates -- usually with an original maturity less than 90 days." } } }, "auth_ref": ["r89"] }, "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents", "crdr": "debit", "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfCashFlowsUnaudited"], "lang": { "en-us": { "role": { "label": "Cash and Cash Equivalents, at Carrying Value", "periodEndLabel": "Cash and cash equivalents at end of period", "periodStartLabel": "Cash and cash equivalents at beginning of period", "documentation": "Amount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash

equivalents include, but are not limited to, 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." } } }, "auth_ref": ["r37", "r114", "r220"] }, "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect", "crdr": "debit", "calculation": { "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfCashFlowsUnaudited": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfCashFlowsUnaudited"], "lang": { "en-us": { "role": { "label": "Cash, Cash Equivalents, Restricted Cash and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect", "totalLabel": "Net increase in cash and cash equivalents", "documentation": "Amount of increase (decrease) in cash, cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; including effect from exchange rate change. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, 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." } } }, "auth_ref": ["r3", "r114"] }, "ecd_ChangedPeerGroupFnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "ChangedPeerGroupFnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "label": "Changed Peer Group, Footnote [Text Block]", "terseLabel": "Changed Peer Group, Footnote" } } }, "auth_ref": ["r810"] }, "pbfs_ChemungCanalTrustCompanyComplaintMember": { "xbrltype": "domainItemType", "nsuri": "http://www.pioneerbnk.com/20240930", "localname": "ChemungCanalTrustCompanyComplaintMember", "presentation": 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Corporation (FHLMC or Freddie Mac), Federal National Mortgage Association (FNMA or Fannie Mae), and Federal Home Loan Bank (FHLBank).", "label": "Collateralized Mortgage Obligations, Issued by US Government Agency Securities [Member]", "terseLabel": "Collateralized mortgage obligations, issued by US Government agency securities" } } }, "auth_ref": [] }, "pbfs_CommercialAndIndustrialLoanMember": { "xbrltype": "domainItemType", "nsuri": "http://www.pioneerbnk.com/20240930", "localname": "CommercialAndIndustrialLoanMember", "presentation": ["http://www.pioneerbnk.com/role/DisclosureNetLoansReceivableAgingOfRecordedInvestmentDetails", "http://www.pioneerbnk.com/role/DisclosureNetLoansReceivableCollateralDependentLoansDetails", "http://www.pioneerbnk.com/role/DisclosureNetLoansReceivableNonaccrualAndLoansPastDueOver90DaysStillOnAccrualDetails", "http://www.pioneerbnk.com/role/DisclosureNetLoansReceivableRiskDetails", 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"http://www.pioneerbnk.com/role/DisclosureNetLoansReceivableRiskDetails", "http://www.pioneerbnk.com/role/DisclosureNetLoansReceivableSummaryOfNetLoansReceivableDetails"], "lang": { "en-us": { "role": { "label": "Commercial", "documentation": "Portfolio segment of the company's total financing receivables related to commercial receivables." } } }, "auth_ref": [] }, "us-gaap_CommercialRealEstateMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "CommercialRealEstateMember", "presentation": ["http://www.pioneerbnk.com/role/DisclosureNetLoansReceivableCollateralDependentLoansDetails"], "lang": { "en-us": { "role": { "label": "Commercial Real Estate [Member]", "terseLabel": "Commercial Real Estate Property", "documentation": "Property that is solely used for business purposes." } } }, "auth_ref": ["r716", "r723", "r927"] }, "us-gaap_CommitmentsAndContingencies": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", 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value (dollars per share)", "documentation": "Face amount or stated value per share of common stock." } } }, "auth_ref": ["r99"] }, "us-gaap_CommonStockSharesAuthorized": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "CommonStockSharesAuthorized", "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnauditedParenthetical"], "lang": { "en-us": { "role": { "label": "Common Stock, Shares Authorized", "terseLabel": "Common stock, authorized shares", "documentation": "The maximum number of common shares permitted to be issued by an entity's charter and bylaws." } } }, "auth_ref": ["r99", "r648"] }, "us-gaap_CommonStockSharesIssued": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "CommonStockSharesIssued", "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnauditedParenthetical"], "lang": { "en-us": { "role": { "label": "Common Stock, Shares, Issued", "terseLabel": "Common stock, issued shares", "documentation": "Total number of common shares of an entity that have been sold or granted to shareholders (includes common shares that were issued, repurchased and remain in the treasury). These shares represent capital invested by the firm's shareholders and owners, and may be all or only a portion of the number of shares authorized. Shares issued include shares outstanding and shares held in the treasury." } } }, "auth_ref": ["r99"] }, "us-gaap_CommonStockSharesOutstanding": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "CommonStockSharesOutstanding", "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfChangesInShareholdersEquityUnaudited", "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnauditedParenthetical"], "lang": { "en-us": { "role": { "label": "Common Stock, Shares, Outstanding", "periodEndLabel": "Balance at end of period (in shares)", "periodStartLabel": "Balance at beginning of period (in shares)", "terseLabel": "Common stock, outstanding shares", "documentation": "Number of shares of common stock outstanding. Common stock represent the ownership interest in a corporation." } } }, "auth_ref": ["r17", "r99", "r648", "r666", "r958", "r959"] }, "us-gaap_CommonStockValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "CommonStockValue", "crdr": "credit", "calculation": { "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnaudited": { "parentTag": "us-gaap_StockholdersEquity", "weight": 1.0, "order": 3.0 } }, "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnaudited"], "lang": { "en-us": { "role": { "label": "Common Stock, Value, Issued", "terseLabel": "Common stock ($0.01 par value, 75,000,000 shares authorized, 26,146,904 and 26,261,293 shares issued and outstanding as of September 30, 2024 and June 30, 2024, respectively)", "documentation": "Aggregate par or stated value of issued nonredeemable common stock (or common stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable common shares, par value and other disclosure concepts are in another section within stockholders' equity." } } }, "auth_ref": ["r99", "r598", "r752"] }, "ecd_CompActuallyPaidVsCoSelectedMeasureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "CompActuallyPaidVsCoSelectedMeasureTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "label": "Compensation Actually Paid vs. Company Selected Measure [Text Block]", "terseLabel": "Compensation Actually Paid vs. Company Selected Measure" } } }, "auth_ref": ["r816"] }, "ecd_CompActuallyPaidVsNetIncomeTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "CompActuallyPaidVsNetIncomeTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "label": "Compensation Actually Paid vs. Net Income [Text Block]", "terseLabel": "Compensation Actually Paid vs. Net Income" } } }, "auth_ref": ["r815"] }, "ecd_CompActuallyPaidVsOtherMeasureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "CompActuallyPaidVsOtherMeasureTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "label": "Compensation Actually Paid vs. Other Measure [Text Block]", "terseLabel": "Compensation Actually Paid vs. Other Measure" } } }, "auth_ref": ["r817"] }, "ecd_CompActuallyPaidVsTotalShareholderRtnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "CompActuallyPaidVsTotalShareholderRtnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "label": "Compensation Actually Paid vs. Total Shareholder Return [Text Block]", "terseLabel": "Compensation Actually Paid vs. Total Shareholder Return" } } }, "auth_ref": ["r814"] }, "us-gaap_CompensationAndRetirementDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname":

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resulting from investments by owners and distributions to owners." } } }, "auth_ref": ["r31", "r203", "r205", "r211", "r582", "r607"] }, "us-
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income, which includes, but is not limited to, 1) the amount of income tax expense or benefit allocated to each component of other comprehensive income, including
reclassification adjustments, 2) the reclassification adjustments for each classification of other comprehensive income and 3) the ending accumulated balances for each
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financial 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 accounting policy may also address the accounting treatment for intercompany accounts and
transactions, noncontrolling interest, and the income statement treatment in consolidation for issuances of stock by a subsidiary." } } }, "auth_ref": ["r68", "r711"] }, "us-
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"http://www.pioneerbnk.com/role/DisclosureNetLoansReceivableSummaryOfNetLoansReceivableDetails"], "lang": { "en-us": { "role": { "label": "Construction",
"documentation": "A borrowing arrangement which provides the entity constructing a facility (such as a building and a landfill) with funds to effect construction, generally on
a draw down, or as needed, basis." } } }, "auth_ref": ["r768"] }, "us-gaap_ConsumerPortfolioSegmentMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-
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"http://www.pioneerbnk.com/role/DisclosureNetLoansReceivableBalanceInAllowanceForLoanLossesAndRecordedInvestmentDetails",
"http://www.pioneerbnk.com/role/DisclosureNetLoansReceivableRiskDetails",
"http://www.pioneerbnk.com/role/DisclosureNetLoansReceivableSummaryOfNetLoansReceivableDetails"], "lang": { "en-us": { "role": { "label": "Consumer", "documentation":
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"http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesAmortizedCostAndEstimatedFairValueDetails",
"http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesEstimatedFairValueAndGrossUnrealizedLossesDetails"], "lang": { "en-us": { "role": { "label": "Corporate debt
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Includes liabilities not subject to a master netting arrangement and not elected to be offset." } } }, "auth_ref": ["r191", "r193", "r533", "r630", "r631", "r632", "r633", "r635", "r636", "r637", "r638", "r639", "r661", "r663", "r664", "r694", "r695", "r696", "r697", "r698", "r699", "r700", "r710", "r952"] }, "us-gaap_DerivativeLiabilityFairValueAmountOffsetAgainstCollateralAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DerivativeLiabilityFairValueAmountOffsetAgainstCollateralAbstract", "presentation": ["http://www.pioneerbnk.com/role/DisclosureDerivativesHedgingInstrumentsDetails"], "lang": { "en-us": { "role": { "label": "Derivative Liability, Fair Value, Amount Offset Against Collateral [Abstract]", "terseLabel": "Derivative Liabilities" } } }, "auth_ref": [] }, "us-gaap_DerivativeLiabilityStatementOfFinancialPositionExtensibleEnumeration": { "xbrltype": "enumerationSetItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DerivativeLiabilityStatementOfFinancialPositionExtensibleEnumeration", "presentation": ["http://www.pioneerbnk.com/role/DisclosureFairValueCarryingAndFairValuesDetails", "http://www.pioneerbnk.com/role/DisclosureFairValueRecurringBasisDetails"], "lang": { "en-us": { "role": { "label": "Derivative Liability, Statement of Financial Position [Extensible Enumeration]", "documentation": "Indicates line item in statement of financial position that includes derivative liability." } } }, "auth_ref": ["r505"] }, "us-gaap_DerivativeLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DerivativeLineItems", "presentation": ["http://www.pioneerbnk.com/role/DisclosureDerivativesCollateralDetails", "http://www.pioneerbnk.com/role/DisclosureDerivativesHedgingInstrumentsDetails", "http://www.pioneerbnk.com/role/DisclosureDerivativesOffsettingDetails"], "lang": { "en-us": { "role": { "label": "Derivative [Line Items]", "terseLabel": "DERIVATIVES", "documentation": "Line items represent financial concepts included in a table. 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May include a combination of the type of instrument, risks being hedged, notional amount, hedge designation, related hedged item, inception date, maturity date, or other relevant item." } } }, "auth_ref": ["r18", "r69", "r70", "r71", "r72", "r74", "r77", "r79", "r80", "r83", "r516"] }, "us-gaap_DisaggregationOfRevenueLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DisaggregationOfRevenueLineItems", "presentation": ["http://www.pioneerbnk.com/role/DisclosureRevenueRecognitionDetails"], "lang": { "en-us": { "role": { "label": "Disaggregation of Revenue [Line Items]", "terseLabel": "REVENUE RECOGNITION", "documentation": "Line items represent financial concepts included in a table. 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"documentation": "Disclosure of information about disaggregation of revenue into categories depicting how nature, amount, timing, and uncertainty of revenue and cash flows are affected by economic factor." } } }, "auth_ref": [ "r379", "r732", "r733", "r734", "r735", "r736", "r737", "r738" ] }, "us-gaap_DisaggregationOfRevenueTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DisaggregationOfRevenueTableTextBlock", "presentation": [ "http://www.pioneerbnk.com/role/DisclosureRevenueRecognitionTables" ], "lang": { "en-us": { "role": { "label": "Disaggregation of Revenue [Table Text Block]", "terseLabel": "Schedule of revenue recognition", "documentation": "Tabular disclosure of disaggregation of revenue into categories depicting how nature, amount, timing, and uncertainty of revenue and cash flows are affected by economic factor." } } }, "auth_ref": [ "r925" ] }, "pbfs_DisclosureOfOffsettingOfDerivativeAssetsAndLiabilitiesTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://www.pioneerbnk.com/20240930", "localname": "DisclosureOfOffsettingOfDerivativeAssetsAndLiabilitiesTableTextBlock", "presentation": [ "http://www.pioneerbnk.com/role/DisclosureDerivativesTables" ], "lang": { "en-us": { "role": { "documentation": "Tabular disclosure of offsetting of derivative assets and liabilities.", "label": "Disclosure of Offsetting of Derivative Assets and Liabilities [Table Text Block]", "terseLabel": "Schedule of offsetting of derivative assets and liabilities" } } }, "auth_ref": [] }, "dei_DocumentFiscalPeriodFocus": { "xbrltype": "fiscalPeriodItemType", "nsuri": "http://xbrl.sec.gov/dei/2023", "localname": "DocumentFiscalPeriodFocus", "presentation": [ "http://www.pioneerbnk.com/role/DocumentDocumentAndEntityInformation" ], "lang": { "en-us": { "role": { "label": "Document Fiscal Period Focus", "documentation": "Fiscal period values are FY, Q1, Q2, and Q3. 1st, 2nd and 3rd quarter 10-Q or 10-QT statements have value Q1, Q2, and Q3 respectively, with 10-K, 10-KT or other fiscal year statements having FY." } } }, "auth_ref": [] }, "dei_DocumentFiscalYearFocus": { "xbrltype": "gYearItemType", "nsuri": "http://xbrl.sec.gov/dei/2023", "localname": "DocumentFiscalYearFocus", "presentation": [ "http://www.pioneerbnk.com/role/DocumentDocumentAndEntityInformation" ], "lang": { "en-us": { "role": { "label": "Document Fiscal Year Focus", "documentation": "This is focus fiscal year of the document report in YYYY format. For a 2006 annual report, which may also provide financial information from prior periods, fiscal 2006 should be given as the fiscal year focus. Example: 2006." } } }, "auth_ref": [] }, "dei_DocumentPeriodEndDate": { "xbrltype": "dateItemType", "nsuri": "http://xbrl.sec.gov/dei/2023", "localname": "DocumentPeriodEndDate", "presentation": [ "http://www.pioneerbnk.com/role/DocumentDocumentAndEntityInformation" ], "lang": { "en-us": { "role": { "label": "Document Period End Date", "documentation": "For the EDGAR submission types of Form 8-K: the date of the report, the date of the earliest event reported; for the EDGAR submission types of Form N-1A: the filing date; for all other submission types: the end of the reporting or transition period. 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For any particular participant such shares or units may be vested, unvested, or partially vested." } } }, "auth_ref": [ "r63" ] }, "us-gaap_EmployeeStockOwnershipPlanESOPNumberOfCommittedToBeReleasedShares": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "EmployeeStockOwnershipPlanESOPNumberOfCommittedToBeReleasedShares", "calculation": { "http://www.pioneerbnk.com/role/DisclosureEmployeeBenefitPlansEmployeeStockOwnershipPlanDetails": { "parentTag": "us-gaap_EmployeeStockOwnershipPlanESOPSharesInESOP", "weight": 1.0, "order": 2.0 } }, "presentation": [ "http://www.pioneerbnk.com/role/DisclosureEmployeeBenefitPlansEmployeeStockOwnershipPlanDetails" ], "lang": { "en-us": { "role": { "label": "Employee Stock Ownership Plan (ESOP), Number of Committed-to-be-Released Shares", "terseLabel": "Committed to be allocated", "documentation": "The shares that, although not legally released, will be released by a future scheduled and committed debt service payment and will be allocated to employees for service rendered in the current accounting period. The ESOP documents typically define the period of service to which the shares relate. 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Disclosures may include, but are not limited to: (a) the fair value measurements recorded and the reasons for the measurements and (b) the level within the fair value hierarchy in which the fair value measurements are categorized in their entirety (levels 1, 2, 3)." } } }, "auth_ref": [ "r19", "r84", "r127" ] }, "us-gaap_FairValueAssetsMeasuredOnRecurringBasisTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "FairValueAssetsMeasuredOnRecurringBasisTextBlock", "presentation": [ "http://www.pioneerbnk.com/role/DisclosureFairValueTables" ], "lang": { "en-us": { "role": { "label": "Fair Value, Assets Measured on Recurring Basis [Table Text Block]", "terseLabel": "Schedule of financial assets and financial liabilities measured at fair value on a recurring basis", "documentation": "Tabular disclosure of assets, including [financial] instruments measured at fair value that are classified in stockholders' equity, if any, by class that are measured at fair value on a recurring basis. The disclosures contemplated herein include the fair value measurements at the reporting date by the level within the fair value hierarchy in which the fair value measurements in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets (Level 1), significant other observable inputs (Level 2), and significant unobservable inputs (Level 3)." } } }, "auth_ref": [ "r84", "r127" ] }, "us-gaap_FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems", "presentation": [ "http://www.pioneerbnk.com/role/DisclosureFairValueCarryingAndFairValuesDetails" ], "lang": { "en-us": { "role": { "label": "Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]", "verboseLabel": "FAIR VALUE", "documentation": "Line items represent financial concepts included in a table. 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Such disclosures about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information." } } }, "auth_ref": [ "r522" ] }, "us-gaap_FairValueInputsLevel1Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "FairValueInputsLevel1Member", "presentation": [ "http://www.pioneerbnk.com/role/DisclosureFairValueCarryingAndFairValuesDetails", "http://www.pioneerbnk.com/role/DisclosureFairValueRecurringBasisDetails" ], "lang": { "en-us": { "role": { "label": "Level 1", "terseLabel": "Level 1", "documentation": "Quoted prices in active markets for identical assets or liabilities that the reporting entity can access at the measurement date." } } }, "auth_ref": [ "r365", "r408", "r413", "r524", "r550", "r739", "r740", "r741" ] }, "us-gaap_FairValueInputsLevel2Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "FairValueInputsLevel2Member", "presentation": [ "http://www.pioneerbnk.com/role/DisclosureFairValueCarryingAndFairValuesDetails", "http://www.pioneerbnk.com/role/DisclosureFairValueRecurringBasisDetails" ], "lang": { "en-us": { "role": { "label": "Level 2", "terseLabel": "Level 2", "documentation": "Inputs other than quoted prices included within level 1 that are observable for an asset or liability, either directly or indirectly, including, but not limited to, quoted prices for similar assets or liabilities in active markets, or quoted prices for identical or similar assets or liabilities in inactive markets." } } }, "auth_ref": [ "r365", "r408", "r413", "r524", "r551", "r729", "r730", "r739", "r740", "r741" ] }, "us-gaap_FairValueInputsLevel3Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "FairValueInputsLevel3Member", "presentation": [ "http://www.pioneerbnk.com/role/DisclosureFairValueCarryingAndFairValuesDetails", "http://www.pioneerbnk.com/role/DisclosureFairValueNonRecurringBasisDetails" ], "lang": { "en-us": { "role": { "label": "Level 3", "terseLabel": "Level 3", "documentation": "Unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing." } } }, "auth_ref": [ "r365", "r408", "r409", "r410", "r411", "r412", "r413", "r524", "r552", "r729", "r730", "r739", "r740", "r741" ] }, "us-gaap_FairValueMeasurementFrequencyDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "FairValueMeasurementFrequencyDomain", "presentation": [ "http://www.pioneerbnk.com/role/DisclosureFairValueNonRecurringBasisDetails", "http://www.pioneerbnk.com/role/DisclosureFairValueRecurringBasisDetails" ], "lang": { "en-us": { "role": { "label": "Fair Value, Measurement Frequency [Domain]", "documentation": "Measurement frequency." } } }, "auth_ref": [] }, "us-gaap_FairValueMeasurementsFairValueHierarchyDomain": { "xbrltype": "domainItemType", "nsuri":
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nature of the transaction or the collateral involved, excluding overnight lending for commercial and industrial purposes. Also include Federal Funds sold under agreements to
resell on a gross basis, excluding (1) sales of term Federal Funds, (2) due bills representing purchases of securities or other assets by the reporting bank that have not yet
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Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": ["r158", "r167", "r314", "r590"] }, "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYearsFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "HeldToMaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYearsFairValue", "crdr": "debit", "calculation": { "http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails": { "parentTag": "us-gaap_HeldToMaturitySecuritiesFairValue", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesContractualMaturityDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Held-to-maturity, Maturity, Allocated and Single Maturity Date, after One Through Five Years, Fair Value", "terseLabel": "Due after one to five years", "documentation": "Fair value of investment in debt security measured at amortized cost (held-to-maturity), with single maturity date and allocated without single maturity date, maturing in second through fifth fiscal year following current fiscal year. 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These recoveries reduce costs and losses that are reported as a separate line item under operating expenses." } } }, "auth_ref": ["r111"] }, "pbfs_InsuranceRevenuesFeeMember": { "xbrltype": "domainItemType", "nsuri": "http://www.pioneerbnk.com/20240930", "localname": "InsuranceRevenuesFeeMember", "presentation": ["http://www.pioneerbnk.com/role/DisclosureRevenueRecognitionDetails"], "lang": { "en-us": { "role": { "documentation": "This member stands for insurance revenues including commissions and fees and contingent commissions.", "label": "Insurance services", "terseLabel": "Insurance services" } } }, "auth_ref": [] }, "us-gaap_InsuranceServicesRevenue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "InsuranceServicesRevenue", "crdr": "credit", "calculation": { "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfOperationsUnaudited": { "parentTag": "us-gaap_NoninterestIncome", "weight": 1.0, "order": 3.0 } }, "presentation": 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loans and (2) loans and leases held-for-sale which may include mortgage loans, direct financing, and sales-type leases." } } }, "auth_ref": ["r137"] }, "us-gaap_InterestBearingDepositLiabilities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "InterestBearingDepositLiabilities", "crdr": "credit", "calculation": { "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnaudited": { "parentTag": "us-gaap_Deposits", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfConditionUnaudited"], "lang": { "en-us": { "role": { "label": "Interest-bearing Deposit Liabilities", "verboseLabel": "Interest bearing deposits", "documentation": "The aggregate of all domestic and foreign interest-bearing deposit liabilities." } } }, "auth_ref": ["r90"] }, "us-gaap_InterestBearingDepositsInBanks": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": 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Includes, but is not limited to, payment to settle zero-coupon bond for accreted interest of debt discount and debt instrument with insignificant coupon interest rate in relation to effective interest rate of borrowing attributable to accreted interest of debt discount." } } }, "auth_ref": ["r215", "r218", "r219"] }, "us-gaap_InterestPayableCurrentAndNoncurrent": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "InterestPayableCurrentAndNoncurrent", "crdr": "credit", "presentation": ["http://www.pioneerbnk.com/role/DisclosureFairValueCarryingAndFairValuesDetails"], "lang": { "en-us": { "role": { "label": "Interest Payable", "terseLabel": "Accrued interest payable", "documentation": "Amount of interest payable on debt, including, but not limited to, trade payables." } } }, "auth_ref": ["r91", "r945"] }, "us-gaap_InterestRateSwapMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "InterestRateSwapMember", "presentation": ["http://www.pioneerbnk.com/role/DisclosureDerivativesHedgingInstrumentsDetails", "http://www.pioneerbnk.com/role/DisclosureDerivativesOffsettingDetails"], "lang": { "en-us": { "role": { "label": "Interest rate swap", "documentation": "Forward based contracts in which two parties agree to swap periodic payments that are fixed at the outset of the swap contract with variable payments based on a market interest rate (index rate) over a specified period." } } }, "auth_ref": ["r707", "r762", "r763"] }, "pbfs_InterestRateSwapWithCommercialBorrowersMember": { "xbrltype": "domainItemType",

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"http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesAmortizedCostAndEstimatedFairValueDetails", "http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesEstimatedFairValueAndGrossUnrealizedLossesDetails"], "lang": { "en-us": { "role": { "label": "Municipal obligations", "terseLabel": "Municipal obligations", "documentation": "Long-term debt securities issued by state, city or local governments or the agencies operated by state, city or local governments." } } }, "auth_ref": [] }, "ecd_NamedExecutiveOfficersFnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "NamedExecutiveOfficersFnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "label": "Named Executive Officers, Footnote [Text Block]", "terseLabel": "Named Executive Officers, Footnote" } } }, "auth_ref": ["r812"] }, "pbfs_NatpayAmendedComplaintMember": { "xbrltype": "domainItemType", "nsuri": 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Financing activity cash flows include obtaining resources from owners and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit." } } }, "auth_ref": ["r217"] }, "us-gaap_NetCashProvidedByUsedInFinancingActivitiesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "NetCashProvidedByUsedInFinancingActivitiesAbstract", "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfCashFlowsUnaudited"], "lang": { "en-us": { "role": { "label": "Net Cash Provided by (Used in) Financing Activities [Abstract]", "terseLabel": "Cash flows from financing activities:" } } }, "auth_ref": [] }, "us-gaap_NetCashProvidedByUsedInInvestingActivities": { "xbrltype":

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"http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfComprehensiveIncomeUnaudited",
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Federal Reserve Bank (FRB) stock.", "label": "Payments for (Proceeds from) Federal Home Loan Bank and Federal Reserve Bank Stock", "negatedLabel": "Net purchases of FHLBNY and FRBNY stock" } } }, "auth_ref": [] }, "us-gaap_PaymentsForProceedsFromLoansReceivable": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "PaymentsForProceedsFromLoansReceivable", "crdr": "credit", "calculation": { "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfCashFlowsUnaudited": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 4.0 } }, "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfCashFlowsUnaudited"], "lang": { "en-us": { "role": { "label": "Payments for (Proceeds from) Loans Receivable", "negatedNetLabel": "Net increase in loans receivable", "documentation": "The net amount paid or received by the reporting entity associated with purchase (sale or collection) of loans 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The cash portion only of the acquisition price." } } }, "auth_ref": ["r35", "r496"] }, "us-gaap_PaymentsToAcquireHeldToMaturitySecurities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "PaymentsToAcquireHeldToMaturitySecurities", "crdr": "credit", "calculation": { "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfCashFlowsUnaudited": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 3.0 } }, "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfCashFlowsUnaudited"], "lang": { "en-us": { "role": { "label": "Payments to Acquire Held-to-maturity Securities", "negatedLabel": "Purchases of securities held to maturity", "documentation": "Amount of cash outflow through purchase of long-term held-to-maturity securities." } } }, "auth_ref": ["r34", "r284"] }, "pbfs_PaymentsToAcquirePropertyPlantAndEquipmentNet": { "xbrltype": "monetaryItemType", "nsuri": "http://www.pioneerbnk.com/20240930", "localname": "PaymentsToAcquirePropertyPlantAndEquipmentNet", "crdr": "credit", "calculation": { "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfCashFlowsUnaudited": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 5.0 } }, "presentation": ["http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfCashFlowsUnaudited"], "lang": { "en-us": { "role": { "documentation": "The net cash outflow associated with the acquisition of long-lived, physical assets that are used in the normal conduct of business to produce goods and services and not intended for resale; includes cash outflows to pay for construction of self-constructed assets.", "label": "Payments to Acquire Property, Plant, and Equipment, Net", "negatedLabel": "Purchases of premises and equipment" } } }, "auth_ref": [] }, "ecd_PeerGroupIssuersFnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "PeerGroupIssuersFnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "label": "Peer Group Issuers, Footnote [Text Block]", "terseLabel": "Peer Group Issuers, Footnote" } } }, "auth_ref": ["r810"] }, "ecd_PeerGroupTotalShareholderRtnAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "PeerGroupTotalShareholderRtnAmt", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "label": "Peer Group Total Shareholder Return Amount", "terseLabel": "Peer Group Total Shareholder Return Amount" } } }, "auth_ref": ["r810"] }, "us-gaap_PensionAndOtherPostretirementBenefitsDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "PensionAndOtherPostretirementBenefitsDisclosureTextBlock", "presentation": ["http://www.pioneerbnk.com/role/DisclosureEmployeeBenefitPlans"], "lang": { "en-us": { "role": { "label": "Pension and Other Postretirement Benefits Disclosure [Text Block]", "terseLabel": "EMPLOYEE BENEFIT PLANS", "documentation": "The entire disclosure for retirement benefits." } } }, "auth_ref": ["r381", "r405", "r407", "r413", "r430", "r432", "r433", "r434", "r435", "r436", "r448", "r449", "r450", "r741"] }, "us-gaap_PensionPlansDefinedBenefitMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "PensionPlansDefinedBenefitMember", "presentation": ["http://www.pioneerbnk.com/role/DisclosureEmployeeBenefitPlansNetPeriodicPensionCostDetails", "http://www.pioneerbnk.com/role/DisclosureEmployeeBenefitPlansPensionPlanOtherDetails", "http://www.pioneerbnk.com/role/DisclosureEmployeeBenefitPlansTables"], "lang": { "en-us": { "role": { "label": "Pension plan", "documentation": "Plan designed to provide participant with pension benefits. Includes, but is not limited to, defined benefit and defined contribution plans. Excludes other postretirement benefits." } } }, "auth_ref": ["r382", "r384", "r385", "r386", "r387", "r388", "r389", "r390", "r391", "r392", "r393", "r394", "r395", "r396", "r397", "r398", "r399", "r400", "r401", "r402", "r403", "r404", "r405", "r406", "r408", "r409", "r410", "r411", "r412", "r413", "r414", "r415", "r416", "r417", "r418", "r419", "r420", "r421", "r422", "r423", "r424", "r425", "r426", "r427", "r428", "r429", "r431", "r434", "r437", "r438", "r439", "r440", "r441", "r442", "r443", "r444", "r445", "r446", "r447", "r450", "r451", "r454", "r741", "r742", "r746", "r747", "r748"] }, "ecd_PeoActuallyPaidCompAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "PeoActuallyPaidCompAmt", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "label": "PEO Actually Paid Compensation Amount", "terseLabel": "PEO Actually Paid Compensation Amount" } } }, "auth_ref": ["r809"] },

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Financial instruments include, but are not limited to, financing receivables, loans, debt instruments, and investments." } } }, "auth_ref": ["r46", "r907"] }, "pbfs_PioneerBankESOPMember": { "xbrltype": "domainItemType", "nsuri": "http://www.pioneerbnk.com/20240930", "localname": "PioneerBankESOPMember", "presentation": ["http://www.pioneerbnk.com/role/DisclosureEmployeeBenefitPlansEmployeeStockOwnershipPlanDetails"], "lang": { "en-us": { "role": { "documentation": "Information pertaining to Pioneer Bank's Employee Stock Ownership Plan (ESOP).", "label": "Pioneer Bank ESOP" } } }, "auth_ref": [] }, "us-gaap_PolicyholderBenefitsAndClaimsIncurredNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "PolicyholderBenefitsAndClaimsIncurredNet", "crdr": "debit", "calculation": { "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfOperationsUnaudited": { "parentTag": "us-gaap_NoninterestExpense", "weight": 1.0, "order": 5.0 } }, 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Excludes US treasury securities and debt issued by government-sponsored Enterprises (GSEs), for example, but is not limited to, Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac), Federal National Mortgage Association (FNMA or Fannie Mae), and the Federal Home Loan Bank (FHLB)." } } }, "auth_ref": ["r712", "r739", "r944"] }, "us-gaap_USTreasurySecuritiesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "USTreasurySecuritiesMember", "presentation": ["http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesAmortizedCostAndEstimatedFairValueDetails", "http://www.pioneerbnk.com/role/DisclosureInvestmentSecuritiesEstimatedFairValueAndGrossUnrealizedLossesDetails"], "lang": { "en-us": { "role": { "label": "US Treasury

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Such concept is used in determining the weighted average number of shares outstanding for purposes of calculating earnings per share (basic)." } } }, "auth_ref": ["r40", "r41"] }, "us-gaap_WeightedAverageNumberOfSharesOutstandingBasic": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "WeightedAverageNumberOfSharesOutstandingBasic", "calculation": { "http://www.pioneerbnk.com/role/DisclosureEarningsPerShareDetails": { "parentTag": "us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.pioneerbnk.com/role/DisclosureEarningsPerShareDetails", "http://www.pioneerbnk.com/role/StatementConsolidatedStatementsOfOperationsUnaudited"], "lang": { "en-us": { "role": { "label": "Weighted Average Number of Shares Outstanding, Basic", "terseLabel": "Weighted average shares outstanding - basic (in shares)", "totalLabel": "Weighted-average number of common shares outstanding - basic", "documentation": 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MU32WGMQ.,+NETGDEQ[B=,RI\$.5ZKU) M:6!<]\R]P4@D3(*O*0M%K3D-Q9@/76274ZHZ_.2;=€N7G7F8&[T5S(EKQ5^J^PY1%9"]0U)K*JARG#!0@0IYT_ M[9BN*U- M:F]$3HR(V^J+BG$\N(OA$Y1]$NF'LX<4,KYR.H7<<*GTZH MH/Q!IC&023IR(F?V{]>88:QRO8ISE6 *HN2G!<+@*= 0DXBE5KH3%8G&2$FA M8M&7@=F@P[U)-?#,*SZBP5D\ M8G%\;X5VB^'*+3@N^A?_A]02P,$% @ 4(%L6>[4>'HP M' +L@! !4 !P8F9S+3(P,C0P.3,P7V-A;"YX;6SM75MSXCJV?I^]O]\ M>>=KEV (T;6Q&LDDRO_Y(OH -ODB^R@Y5 M^Q) M_6M3]+2TI+T^S_>5[]T 0A#T_AVGMR3_^ M^)^__?Z_IZ?_O)\,),U4[14P+$E%0+& >)KU!:RG-S/5:,;07@!#4=>D>06T! M).GB,.OME_.O=UWH)/0/XQ#!9,\IB$YA5U^N?!_>/"*.XVOTL7%V<7EV>7Y M94?]?NU;7 MX2>GO*$[4S7KXN[N[LSYE23%\"MVFC7EU\>PU2$7X8BDW^ MJ) M1*OL>F'A%[J) "@5^/7%[5H8F8PNNJ-!/"D0_%=T&C\!2H([9\2BL M0E$P.FPB:?=W9&*B4#)7ZE2: ?D$<,%89:A8%,Q(7[*0HEJVHK\H%OWRHV!P MDFJH X4AL :F8N)4 '<**\ZN%=T:E[TC9Y.>C_]\\E$-(VK,Z)+DM9$&M!V M\N4 J> &B('A!.)?A6(2*K .&1\!{BVQR(2(GX&V(-9]G]BAR#'E\PP@;.76 M(?'(6@(480I0*&]FJG2(H[\3\0R+&$\]S(%#GMK]0$;0&I,N MBPEMQT2=9'VECJD,ID%GRQR@9*A$%"S\[Z.6]?X:O1ED@;R$; I3P7@P5%0' M)H2]*^@,S73 IK,>Z=KDTP JKU!WIL+1?.X-]=,E -83-,C?)%4.@(JHM0ZT MMI;2A!H*B#3G7L$PS[B:5F(=4D[!AA.B\R%X2RRSJ31ZHC\]IF?IT5#ZS?;K^CL' M&!0* @:90D,- =*94$X4U3$O#I#BGJ+F"7YWR,'RZ4)0U=1->G0'=POXWE Q7 M#A&\+_[J$0O5PGZANO(*]&\G^S^>5=HDQ](,%<@Q5_75[?7-^=7YU7 MG6[G_&;7W@"?>BC<= 6I? N'DSP.*A57CI3C#]FKEE'9*=+KR\\^1N3K$S*O, M9&\U72&@;R<7)Y*-26O,-:U)T4-P 7Q\YI09-] U+,1:0V/1NVXD]DZ26 MB.1A:,M$VDNA= <0J@]>P2W$4]MTTM3>HZS$*\G]ND$(2F^PIX$H'3LBD-',ND !+"UM5Q^5W6; MA@T0'B*;.G==V5QN!ES!#PB010!UC,6HM)C"&T2#$@7V]',C-'6BY8F#@)TU M?.6&\;LF^'7]4R)M&#B8 'PI2]B3D7@7YQ(]V!NHA@8\H]=2;4?N5@6B.*M M4\ :9&B/SN[18I!5Q'.9@ U^=R?)@ #M ';?^*XQUV0<#1+F".+$@:S/3#RTHSJ8JN)8&$: <*R3U6W8G*JMY&@3H=1HDH4R5^-&4B M#VMAC>5(+@%IB^=<'"[02$#Z+W4F;(@\[NZJ-VH^V8;&IZ:NQ>B>+7.#=)U# M(%^W NU].P@!3F[X&L30POWG0DR;C) (SA06_:9^7>;06+S+A4-V\7:B&/MN M,D1MTRR3M.*9_U1^(O2C#9X(-DG=-B)ENS7**K!X&U^!@"4B@+,<61*Y <(4 M&.MC3\/IR6MK?@P7 RF$X2 KZ$&*IK M7"T5$\.7W@7WDS58A5PBL5C2-6HOU9".3Q@6]XZ@=-L<*Y51',']7B! *>FX MU!!8H_E,>8^+PN8K11B]<^KRD 1%""ZXQ=33W$,)BCY6H-8W'I0UM!2='(@LR MC:2MS_2,+>)!- ED%'QP"S7?,/<7YP/:2M4>M3)()/C^/23$ (:"EZC$B97M4 MR2H<2Q1XC=]4E27B MNE;.HDM@:F,]0 \-!+']9'SO(,3_I \[0OG#HM1<2^:*B:,>03W"YX4= O M0$TE>I.@M@'(@I2AR>I- SM0>-6>04_"HK[&I0_7#C8_Q'BIP+N/7%;C"Q%ZR M:0A,_ 8.: ,V4""7O.+=O$GFH#F=@V@SR'HX;F6XGZQ%^F21C.5*SCJ/.:FJ MO29VYD?"]>2!).U17JI4+!=BUGT^C7DE'I.Z1>KD$)#E.CX.SI76# 2W*YV0X=W&PY/FR\KL"D8+FD+,+1A$U)A\KE%E)P[TCR MY7(3[T7-%,WS%=(.+A0@MN!.DZU'< K0!JH >PICQ7K+HI.W1N-< @H^PN_> M-Z5W5SGW&2?K-CIYBW3+(.#@;I(##!Q3=;NMR&?B1>4-@I*M_\]D K%K/+]W@ MA^2V]F?*>@Z?V) [=V1]8=3,>/]%38",VYK5GWV+N$0ARR&X*[X7$5_&$_E9 M'D[[/V6I/R2?Y28/;8YK M8+BO0&F0*C/+)OA:)_&1]+VU76#5I_W;=]W&')3@*3X.[77]HM/,?."C5FZ. M!'?$9).]:+XUC6"Y65$4"3.SKN80NKS@NL[T\H:],?E'6I8)9(/GY@E0=05C M.(>]2X"MR'0#J#=ZZ'NHC.8[7/+0-E^%K>-QLF1\1"X!VJ8.P#\,Y&T@/)LZ M?=_'WT<8&0$M(">@Z]&F-Q6/ 9%"R\KLW/4=B5TILME&![\I>/NGF6Z;K MF[H]%EZ&HS^,,3U31%OD4P MA!42:N]MT7"7P12N@0A]$+T"_@CD?["-,KC+,3Z#BX6'\ZOCK6_@G.(> M$[-/A6MZ;!8C>? (+WC%YVL\+?O%3@W"JU[O?7L+N"5C;B$RN&#B;O2GWR*=G M;#\#,F*0&J_#38/8FZOVISZ>1WK8<[=7TT4 (7AL3@Q6;@1:C@5*1 %A>&Z[MG6Y-/!%V@<(*FN NQT4#E^/F&,YBA.%?05J.F'&*0*3P MZ);X>VMWTV.PW=X]#_>Y4$TP'7W\"WI=0!M /TRROHHK-SV4J52D9!)Z!KLW,%\6B'>$C]7HWYOSMY4PQ4# M;^KWG>QW"N<&LPE0 9G@ MR3B:OMY)R/OY*)(!!Z9U3_&WI^]SFC!{#9#U,=85@UYW1DV[M1<$D33=,!?0 M7@(4A$7]:DB "22;LGU!HJNXR1#G6'UD[GL3T"STF 2_(,#L%Y+>+\)1]YEQ4DP2_G./1 .*%& M](''GC&EL#+,O9R_?YV(,.P0>'^[$.8MT,+'?VQ@:@+ZU\QW%GQU+R_8)") % M =]:=RZ0Q1R#S/:DP5$S.J;>A-';P;0!G .MC=6 MA!ZFB%IS,V0+R=BA%R#5? <]M/O7LK;2S(B#@PV8]E=#=4<7*1!;\KP/D:/X(ML6K;KJ'DW>R,=_=>Q(TQ,Q%_N&IO^LRD^370F MQWV-L*A<4VG1)M"Y%ZIM-N=2GI4E:>0,$X7!*>;'WXKG"(%X,'IPJ^<-[07 M8/>EX&U'8-L>1L/T.R@I#]7^'9%M.E@L]H;Q&3U$2,\E!-H8)T8G;KWP. MN5G[7)+[>M0U'.293Y"TIDB-K&8T2[9^S6W]#X#RG(5QO?B#:2/V-$;'A#0 MW/GIP'A+3-M>;?*+ [;LQ,6ZVXGOMML8DM3 GM!6C.4'$\4X$5ZHIC\AQ%M-> M5A2*B$^8=-]@X3?&T? (W<0V?8+-#XH(V"*N -2[B9W#+=B"*WJGW),"T4]% MM\FBQ2+FRNX1B.1;Y.XZYYWS"^E4VE5+/O2'/^7IC-X<)TWEAQ^3_]PO3\GW MV]HE6KVD&)]T;8!$6R Y39!^\QHA[.UR^R;=GL$?!/E>P3 V\H>]F(K#G)+; MIZKVRG9>N'9B/7<7,=*A-.VBS$+*#G>^:|+YNO4.1UF)$8I*@T9\1Z!R"HK MM;K*8EBH["/#N) 1\#!]\F()\C\[D4O[X4$N#++W=-U\HR&K(9,QDTLD=ZU_ M"09CG R9T(DK3+B^6(&2>9U+7-CQS>?!M_YQ^DV89&ZGC@3OK/FH%#\%%PZ9@ >> MDB0NS6K.7\V1D44")Y[!$<-06!*I+.A:BZ,O0="8@B8OUE0K+ S,98Q3%7AS%6/2-]\XA>&LL=>W7%&GL5&6A%(["B@EC.Z;/V20=<\Q2E$@:\.Y#;K9IX^C6#@=#&LZ5B7%R^D)3+;&$+ MO)6$N^F=:(M+/LJP[\$7 J/@KS;F0\"?2(0&IK$]!0V[E=R9&-VF 1_G2D+ MD@&S,G,<%V/)(H'!.S@5 5/..EO1<6-P+&]680%1/.=,L6-9%>1-J?-(WK) M+'R!'W.:+LFGR@17],&[0HHM6[Z<>N.7/'>%(;ITS^OSA13-G>W1Q>KAJ^IY M17ZT#GTKQ72U']%ZVOY9<]?8]-[6SR&I?0W1@^Q%GDPJ+E)4RU9T'X$, M+LL.]\LR4)WDU1=TMV1#SQO5?3 A_+#:[G&B/Z&UA,;(/\"'@I)R7@]@;]@ M88:\B@F7=""A(!3%6XZN"NK$4! Y9TMDVHOE$]PX(N,B*B5@&H> &*7#*7QDX&|"\(@C6_="PZ)=E13'U60S!' MMT2;HLR$Y.AJ9]-G)1_$HM_TBUS"BUS^_ME'5) MY1]9EQFEEEBOA5+MR*^"XSV$R9!>;# %R>'#S%"E, M%V16+,M)T\R2"WYLBTW>K)[.@DK_#}3*!H+@Q[X1, _@D2VH]#"P5P38VW:R MBQL$ELGZD%TEQJ .@>6\KK5]DOU>T:G%TC>"Q@M-XT:O$UN%I*5R:+OX5>X0 MU>[A]?JA/),&H]YP*DWD!!G_LW<_D,G77G,D:$C;!DG$FI-HD_R#]/20/?): M)>V:)7%DZO,TB$#*$]MOA7\B-L[G+Y? 8\QD3C,S>D;VAP-S5;T?4/>4,ZD!/# M;;+^:DUZ%-5F5.A[@<4+,V@5]L.]2/NR\KJ& NS' ^FK@/Z0!4HA5;IQ1]I M50!>X0F5(B0NMV1HSJJ?!)[4P+&XN&&?>\3HU.^A MK)8=&0%B'E(K77Q,(/Z583%QP[B8H,4WMAMJ9ZCY2NQI(Q=NY MYL3BR;11 J*3'7$#0O&&1)&9C%"#05DCM3W4=N5P.I1^UN M(ZF]P^'"%OMJY5(QM9$#IU,Y>=U@/W2.U2X+4H_9U(ZD] 1M3WY#OBV/L09%' M(N9"RN/732/Y5>-.ELBPI#NOJO Q-KEC\L=GEP_=)_,IUN%+/%*V7"@_F>^P M#I_AD<+E0OG9? (2U^ ;#R%\3Y*^/)"X2RT_F"ZS#!WCD<+E0?C*?7QV^OB.% MRX6R\;Z] GUZ1\)E0HC9AU=BZ.0C0$0$&O6)GX%&>I>B;V +V33>D_^1T^OS MR_T(RD=YTO_9F_5_.N\$>'5(@4K$CZ/<8;0]E#>:[H[L80RLWLJT#6LTG],_ M%PHD\M& 6C+6(*K14%S-4:@24P,!&J;Y!D@"Y0MC<_T=])(12ED0JY[?:, MPVL41K-G>2(!C% [&$_E9'DZ) 2_UA^2S+/+V_$HGU#R=IMM5+V_HEEHJZVE$BD1.O]_ >BI6[/&'&$D9U!D>)>8H7FFU>N1&*,,R9B M#.=0=96E_=MV+SYY(MCV2'?V4!C-\Y(I:U7"*P<\O"1LU 04WE;_(A#HC=_M*Y[/IDY=;]^>)84#1&1F!&\T1Q.2G1_+16(R)56!]_+S-45,8\=MNIW/Y.6E; M-(;9;E##ZERO+]_)0?NK/I& GE$_E4B5DE^GY%4]T5K%-\@>"6X&T (!O#SOHUX M4XP!6l4+N?UV>=>1.D0;S6D'P)$/KV)X55,/GE%G\D.Y9/?UT E MRR??PSZR\\&:OM!M+=R<V9N_,+?7OF8?3RTI^!R,/95.H-\GGX;P_M_$X^2X-^[IX_Z,_Z3O@@:<2I?Y& [TPQIVP[QK9OM)G=@;W<^?PV 2J^5Q$^* M"MP=[!B(D#P%%7)1:V3]!PSUWP.%^G:?X'L@+I;,UWL"EE1+]"]>GY.^6%.< M87XF[&YRK0:EG]"K%+\;6'DPG3 MGU.!CPZ%2Y!"\-B5;*^4QZHUTY/G#55^8;(*>P6sH@<6>>FC$'.NNL:D0+M2 M!Z9 <2+HC2NC59HWQB1ZKT@3+9HZ6:!U,P 88CFU@+@Q(R^(V#"X.#8.) M_%,>$]M@(C^,O@_)(G@T%-\>&)H&]$82-_8GAL81Z8I8-'B:&)I.,!QU92!% MM>BSH \VMD@U:#ON]4/5#P_,L.4N3YA.F:J;K85?N+CB77_EB9@[YUJR3\) M$8,92FH6)8H65+A5G:P@(OX"CP%R_+7[N;-K(M;"F&%G]W 'P@IQL+)%^=HR%]P4^C$,P&6A$J>=Q1_/W/5YYF. M?_P_4$L#!!0 (-%"!;%G[Z81HU4, #G7! 5 <&)F&UL[7W;DMLXLN#[1NP_<'T>]HR':I? M=D^]HWM.2"]5K0U5J:8D M=Y]YZF"\)D,0Q1;AY*5QS]0N0DDA1N/&^9)D1,^V2!"3RAD0B,P\^M.?MI[U MC(+0Q?YOKI\IIY>!E MQ@5^9"T#9$?(L,ZZT<9;X-W.]JTI% 2NYUG#P'76R++>7/_P\P_7/WQX;UU= M_3V!.;1#T@?!5@+L[0]OCC^,#N*B)P_XOUYLWK-V]?O[U^^Z/U_I[8\([@MG*E+3W7__(+_<\3&=$B1/KA+]]"]|=7FRC:_?+Z]=>O7W_X^NX'

M'*Q)]^LWK__G;CI?;M#6OG+],++])7IUZ$6!G'7[]A1XQX[O7A_'.#;_=M'^ M,,R;#Q\^O$Y^/34E@%P!Z"(F]%VE$B5BGR M%K<%_71U;'9%O[IZ_;JW9L?OH7.J[__+\OZ-<
>>D0K*R'MEVB_0[^]"MWM MSJ-X)]]M K3Z[=7N:15>45%=?WAW3;O_QSPB(J?*-,)^B#W7H1IP^C*U?612!SX^3,S)WA&Z$@B?_RP]+ MO'U-F[RN:;A$%DH*\;HB?V[<<.GA,
[0F#3'>X2&R$"M7) M5X-F@KK!DO X=*FNACDI&S=PJ,;)GMTC(D5BTQ[1$KG/ MU+#-X^W6#O:SU>5/%5A4;AP8',DK/OVILKYH#P&##T/;HRA.?#:V1+])6QPX
MR,DF1*U8]]>+H/8]@BVR6\/=AC=Q&A&-A8?KF_L?3B/R+Y@Y@_2 M9K4RL/SH,+@WPIY';&I $=LAWR'R35K4RB3I(#!X,5B3?>=LU?"4DX\"@QN/ M;OBE5L+/
,*@<19MR":K5BH+($W0>8,"@DOD$L6:K58ABB*B<16(%,,S3.$G MY-)-?'#*$AB0U7$J0;7,,5Y:UH'I0QX)BA,)LX(;W'8;NRDV#2E5D7&X<:!PY.&
[40SL%C@9XZ3;$&.EP4.)2#Q1S[-._$WHJ M\$,+/!3ZR8+T0*8V=MSE 5<:@:F9"Y)!H/#B@2#UB"(W2$*LGY#M19NE'2#Z M8]UZH3(4%+[DQ7>&]Z%1PQHC'1(*GX[?S2._#+
[ZA._;N/N&M >A8%,\(2L M!5LWV9HD=A_[U.^C>S?7?G*])"9'_,'#TC#?(!3=NC[YNYJW6<>H0+DU<)PD M06![$W^%@VWB8S3+*O&00/DT16O;>PCP$B&:"B;-
#KX)HVVS["N%B0FNGF+B MCS1>'A#DAG;H5N&.#*)1*N^Q7S^A?*"P:*WJV*I"-DKUR Z"?3KE3M_5(F4Q M8!,T/Z)GY"?S#*]]M^*:("F2UN"_I% ?4SFD>T[=N!0VQJ'$=X.OI$IA;>V
M2U!:V;$7A:\J\4UI 525G;XE' A#J_6MKU+"2$6?_MZ_"VB&YPG#XW]>(N" M9/F*R4N1B#T/3N-2(HTF_H@ F9[Q(2Z=!GF-O!\HC\X<^B*%"X MM7] <8!W])]DS-
IM4YOQ'<2QE2DXCN7[TVG&WI]%LSRN'Y^KYQ$Z6K$\!)T#>@FD*ZV:/M45@'8N)[#K8[HAN 4+.,G='5B0XWH,J'7 MJ@RI[6E&&XZP49BAZM$\1!:=-
)O\DLY^&+/],@Y<2GJWN"T@(M-[[[5XP& M3V$4V,N3>#S["7F_O=+O>." 3L?7[3/B#METJ:2;G(F_BZ,%&>OFS%H5&"#O M4"!:F(OC.*L ;[7XCK61BD,R)-ZE 8 CG(/%*KM@I-
S)*/Q%3H&UP)8FYC0W M'OSVZLTK:Q>X.'"C_6^OKHW,H,L)+9P_LN:%V<-O7MO<85BDW2ZPW=#V9JLL M^<>?0*4 Y&>1)H"J4TDJ EP.KU9G$X^(TUS21![.A!J$(8I"R3I\WNC/-
YSI M<]G, $$/9->%@FA/_9)L3,Q:CMJXVB((8E-HRDQ?.C176^BV>ISB!*T!RLB MH,%R&6]C*BOG!NT"M'03F9*>AQ+JY".'2:+TW! MYB ,H?D-@A_'B"CU*AI/,%U*P2AZ+7HP#'"*
[MUFJX&3"HZY-5!I6J";W=3\7"HG M4ZS%]8RK3-L?JJQAX,TT^;Q4^@ZKAWLY[9'<$TJ6T2+D*Q]<0'BMS=!;8;# MO;TE?RX"VP^)ZT6S;Z*52+UCD7Z%CN;GE5RJN (O6(L5;\#\
[%$9J/&Y% 91 M3K/(ITRKR(<_1ZF?[3ZC\6J%EH?BN6S.,Z:2;K<#%]6[2&=.:'T.VJ0;WY" M:6!RN%^1$_SS%:,UGI3
MNCQLN5*7@0V5XWR\=4U%>=AE."Z'#=+$5%!+L0&JS'TUXZ2/O\1TE<$;DEE+ MSA)/?!IH=F;!Q]@F.Y,((6>X_XB?4> G%CR.-OAP?PS?B%6 5)A I2#!YYW0 M(%6"58U_<
Q.%17"]?*284Y*8)R!N7%!97F,0 M1 HGKJRYE% XTT\B,:Q--&,2LFA,H+I6/(C+4SF!(PO?LN% M17._M8DI4ZTYOQ:Q-:^@;*9B&06%F.L)PC&P>M83DN6]H8@3MRD[S3Y,2HN2
MHJ'C?!#N5$I *)@L+0@FZ@,O<1$Z,=+VQ5H\?GOSEKJ,>+$^+QB66V/DLP(Y M_HB0)M[I[.IP?_KSDXL"(I[-?HJ>D2<*<6IU+D;4%#N;9KNH%XB:0X&%D& M!H]%:C#,SU)-
A<#UL(L5)51"Y"P,J(< T#F<0SXYB:\V>46]^+.6W1R?DLNO!3Q6WPFU."0C%Q5,' JB)*A0^KH-'XOG)&O]L(=49%]*T/(]Y MT!HAY--;<6E-."A;GY:0("TR!R*,^@5A':7 MR4L
#!1#FDT(V3\)%XTFAB@>XJEU"/.+CTR?<"OZ&=^2LK$BM16O (F;"/GJ$)J3U@%XT%Q TTF<2'VUZ2':X_QC@>$?O>A'UUN4*G$FI)WSQR10%#JF=/;G$0'*VA#TR MI
DZ\?,FA=:PA*$DF*+2Y:) 5-0%$-G"R:?629%T.%--29ZX)!N8U;'\\<[K M9,7C0)I&V=-X68R$OETIK&&4=[DH6A1U,4HV?=V$7APG/6VATH5+-JN+^0FD M)$E(U!$"F<)K+F4D+A M3
^)Q+ VT8Q)P1XC/QWXL"%-A>)CHK,XFJUR5VCRWML4%AM5!WE1J5,%9(?8 M*BEOJ@-H3:R%,]UKT3?<$)N995?E\3TOSJJ&)R0S=,3U]-0=W[R(FA9TF]T4 M
'G":2YN+"$1SK04R@EKDLN81BSX^>G!@VLZ!S:BMV>B8&<'T9Y3MBMKEK\6 MCMFLK:.0:!<'RXT=HL$Z0$GVIH@/-R&FW3=_C%*]K^'K\$1"Q-484;P!CS'4
MZ6"F^A"0%@5V&?]M@/Z*D;_<:Y\^8?94.H%2Z GDT-@)*^VC8IR>"@?$+GJ: M7VATA"TY$R;FB_))D[.Q9.SV_.E6;&^2VO1MBH.0 MG%GA =K//GX*49 D7)(7HNB-
7O[2]=*7)O*DJ,W,AH;C\;KVX4#9 ([>L69^ MLWP7FXMS-)E&HG;T0%D6RALT);M29^)'MK^F[S.F%!-;:O\+!U);HP_A,CVM M#@$6CS+LI*?B2D)1YQ4;"@"C4$)!<%U\8R?X5?
$II/GU\(TS;DO.0WWDENP M-'JJ/ON5[PF)%](I,T!F@UME-037R+U"$$P3I6-\K"PJIF?Y@C)AMIKXCOOL.K'-NDU) MVBZGAYQVIJCYPXTVC\A+MC/T6.@"CWV"+3O<50&"B
,R"&:GH%BPN ZN%&88 M<\3C/-(>"9*G>H-6*"#[;)HQ)7Q/:SJ"@-YI2%=W2DI&V ,.H^!T.<;A]K8P M=1AF*R8HX>6";8U\>2EA\R.;RK>R\4^H;HN4/:_S\VD%N*GCR1R9S\N'/
M*5K;7NKZ,[16T.)$/*-%XU@+=IN\GW/X0MDGBKB+%2@YJ1T#$-6Y2P"FS21Q MU$UQX9_>BM6 M ->TFC\$V(F7T2Q(+U7B^0.B9CD=8#=KEY3LABB!9DO;7A+%:FM6KX5"P7J$
M%E2:!?JHS@*0D#9\C/N_'E"PPL&6QN1I"#Z6%(8H=?_S#;_601D 4/:H7.J@ M * 2BS(0^I-->OV=3**7-S0HXEJ8"'7-?:TK]#C$,2Y_4"3*Z'0>88\>2 J8
M^2EV(Z[>738S2I!PFA6;*1!5WY3A\A.+QVU=_8N(YI6;#WR:T9%/$,>]]1NIJ_B:&XO&UJL*IS MDJ<9N'G46Y_6!5K/(JP-T6BVT%'^"D>^"5=WBXT,DB(N252;BO5/(@X7L6C,
MUK7_',GBRVU"M?WU=8$S4_(Q^>'\JP,.9R1_?KUAQWY':'@R?_RPQ)O7R<4 MG"[7S,./&3>;?!'D$II)6-T?ZS;\>.2]J_.I,/^A8AW\E] MF_+BPX?W;Z^O?[R^MJZLTP#D[]'L?
CZ;3FX&B_&--5^0?^[&]XNY-;NU1I\& M]Q_'TF?(P'U1D\V MI&>PC)_0U6G>Y><(,W?(9/_9LBJFI& ?VI5, 27Q[:CLMLU((F?W#N,HBD&D M8F=7FK*I,2H->F,]I-
'482/NC':-22%A"M7V\,@8A$(=>E\ZW>!OE&V#QS' M34=^L%UGXH_LG1O9GE $DCYMBN-M17%(2#$JFD<4V?2-VK$=^*Z_#H4RX35N M4QCO*@J#1X-
1*;"*M2XV26+9Z(%H4V(_5I28'F5F#9W\@B:QT5/OWZ8$WU(]Q8P@,EZMT#)*[UB>K09.B@6OMD"I6_M.-&>MXCO1ZL2 $PV_ M/D*QHUG/6E?
[5*75G*===2HY_XK#Y+XNIA$L!*@7ZZOH\H3[H),H\O:R7I, MB>]XM#FB$G2,Z;2@ M=F!J$M:F;$)<- 40L2JKF^?R\I R.@'*1EF1+$L[B M*(QLWR%;2WELB=$%P*RJ06AB&N&
([QY%Z?9CBD/>FE9H R#648. "D3!D0AO M?TCQ)$C/5@O[&T=0:ET!1#YJD)\:K7#$.MCB('+_G5YEO:)OD \$O@BW-8"@ M1PW"XY('2%ZG#4BXP)SX=6+9GXJ5'H\H?: 4'6J0TZT-
O;YNG4HLN?V.&_1O M>M@V->BGYC2H<3[!4<6$.=DEQ\Y-3&])3/$6Z9)"OS:5X6_->LAB0KLAS=15 M+"'.8*94*]-?7M=88W;@A#7'$ 1IO=Q[>(W2X@(!6/(5)Z"3;
M>XM+B#Z\N_[Y^IUU964PR8?QW<-T]L_QV!J.[\>WDX7U,!W^E]"S2MF&=+1F H+!W2@]%Z?OAPXP1%1U(ENE*"S(<: MF+?JZ$JN%"0
D3X=89:BT7113<'$9Q9>ELA2[&LLMZ5%VYESJ;<"=B\;EA%X MCXX:.B)JFU*T(&@/R V5N##DB(!+1M/*%\W'\DNZ395Y_LJC;N MCE)/ VEY#586=1F0 -(-A/9KJ>\Y_SQ^MWUF^*>
MZ3VFY3%4R[,YV!E6#'R6T- M<,NI)[;\A.52:=0FL["B?P9(O/]4Z =C(RI119F$"C15D=7N:152 ?QX_>'= M=2($^LV?\QU:TA=BT_="#@,Z_R_V]E18S"V+1C\ NTUE%:.RT" -VKR1;4?$
M78SM0E0H83L>JK:P>_N/XWF$!3XHWY%4%'X,^%4F\FX =ARZ\I83!6>'<41M MA+=/KI]>L4G4S/77AY/5+GU&(B79?G(]?BU>*4@]A.ZTBU%)VB!']+@_T;.
MQ"$TD'7$/KW&=5Q*!KYS)(=>)QB&\?;RZ:XD6+;8V/Y'C)VOKN>IJTJ3. "H M?:I!R9KD$!SUE&B.&:%R:J)TA=H OSD>\F$%NL6!IC'7[@V@L$A5#-JTF0OY
M3/QGE!8ZS>G[J.EL3LOG:%U3F+S1%D;NEIXM/+VMJAT<^O$R.#2Y_WT\7]![M3*SY>/3Y<;*8C.(6 $F"2:G)=[O>0;59;/\T60/'N]S_1=F%X7=0 0I&I"^?.B%Y'?@,MT
M1]:WM;U&0WOY!3F'(?<3XD(C9[C_''[$SRCP$UTE/L-2)L2:8 *(?C0EYYHX M9'1.,]$GR)T(F&<$S'?TGKH@N7,?!<2W#"7SOR[@ &(L3=N*NEC5@%W)KONE
MWO,1T=F3=WC0)JQF8FH%#R!0TJBUJ959A@_@!CLG%],*.P7))])=FSU" M"&UH138- _#7^EC-#2!0/80;B2X0J/Q40%$@6J:;^<77S;,-CAZ622N0'IV M?V12-_+9#U"Z=?
E(!)32R+\7I";8 "Q7 SI6$W.ZKTET1C2E2078 .)0@#2I MP!PXFB0VOSR+6VH)Y ,#$(EJ?67CT]TIRJN ([ES)SC%O;/=3QS MCNJ2L^W M^G4P HXNI0I %N5,OI1A>2N:X+ ?E0!"&)
M:4\3NF(33EZ2IL!S_0!L"^J4:XXR..(3+5?L!:G2GK#: "V!76[!+HLZ(;F M\/ ?K,B_C?N5PE$),[;'J MH '!45"CSGW1097M1^59 MVEWV)+-.N.H9*GL MPL5SN[SL
O,J6WK';8*)E:%R3#ET+,E0K"-03RAP>O;)@_J2!T+A](F"/E'P M@A(%_26X_26XVC !;'W[2W#[2W#[2W#[3#*P6VW[3/++N)@68":YHQ>;&KJ9 M%NK%IMG3D_S;:V05)HPC.7\2]&J?
O:BLQG]/"'A&3Q QJZ# M:GC)QZZH(9N>4LK& P4@*@)0I7C<,GDPCXT3(WO*]LD:@] =TK[7@VPPZ1R MZ-K 2SITU:6.$0VZ58U--R7EJH-
Y7;!%3=D@HZZ06=519Q$<+X=OFV43@;G0 MEWZJI>)H -((M<8::F4.'&VK=].:NWFS]$,OE<<$%G]H8 XW%W6X8.9+T=2B MD]"&IDK'!!:B *VI4F9V15/9Y-6ACXJ0 >Q$P6B=
(LO@;1**'+?D:@?/(#Z M@K8#&0)N="F.<4%&TV$,QH#=BV)(9UHC00P&ZSI@A!HR/EV,8-2C-LH,,G=, MZ1Y%4VS[],@47[\IGDJZ'R^LZ6QP/[<>QZ/Q MY/?!<#HF7Q]&M?#*(N-
:RQLYB^2O M,XP>5KU(S^;).\-YJR2IA 9YY7DQ!K=W"A@*3RI)!=U@&R#0V5A%,& (!03BDIE:$53GR/[.7"F-@% M36,I[@0@7U;15(KI@^:TT!L>"#><[):%X3ZY6_ITEB'?6L]'+0.[?
0^68W;K M]6#+L *^JO IT/5]R\ &ZQ>7GU/:6B3GDF'/S/;&861'B$XGB3/&:@K3>,J^5_>.53*4N,2SFY)J MQKH' 6#H*VI4W1R!LPO7H&R(5CA 6H]JU@8=IB-
7P]0KJ65B;H%6KUINUJX! M+@"K9$2ENGN!=CWL:G31@^H5F[-41E\,9JF__%%0E5XP \TUB5F9"Z!MPV?? M/KY<2]T_NBMWDPWA+'#7I#E%]!;1JW\? K1UXRUU!G'L:ZPY%88 4
!JQ$Y4 M8!FDZJP\+^A/):^+?G_Y&"6G,.O\+4HZ9&>NA>Y+LOJ2K+XDJR_)ZDNR^I*L MOB2K+\GJ2[+@S+2^"HN3_6NW"BL,HIRTR*=,4N3#GZ/TH(K[C,:K%5I L MA9S9:N"D6#
\3?5N7:Z94J<2G,R8SJ1.1[->I*Y:JDJK.;^QZAQS_A6G!05, MVU@.A$$_4E]'E2?;K001@!/;@@*TX9QRDO@+'-D>>VT1 M14$U^P(H;"UIGS4)-2HN;1F9OS145_W41 +)H#X$^-FEN=-
C43#5/Z*'R4.M M3+EI]31]?6<9 6H1:'1&U%#B^,0[Q>,3!W0LUQ>Q7G#!L'+U MTL!QW)2NB4]VD]OD^@+]Z]5* 0>PSM9?>EB*$R:ND6'B.?$=]]EU8C+Y]N-G MVXN3]Y%Q,-
GN;#)A^6M+#-(VHC IX M (;$M,JHL E.GJDO;=;<5E34I1=9U,Q;NS\&=#[80;"G^&_IU4L2AZ84) "* MTI#_*R3;P+I3GU?2%0>D@FJ+E@ZHCD5]/D17W(6F!-QY-^![O[M9T](KZDOM
M+(&4J+\GPU+[#"ZB='L&04?KF_L?3B/7,^;^8.T68DL_8^*6?H, MER07G[X^2]&Q"#X61A4O;XH^VQ]GZWOL_5]MK[/UO?9^CY;#S=;SZ#RLDZU?^.T&2^H##?@:TO_
MS&G_S&G_S&G_S"DH!ZN:<#KQS*D2U8=5ZB+14\887\(R5MI5B?;\]--9XU]$ MG1B8+9E?,A8KR5&1%)S,M&2%UZ@?4-5Y_ME36C\[KQ3V6W4I: M'2Q,*V) 6\ZXTDG%25-PL^
.!^A@=)/<5]*,-*^N0_(18(:?6E,G.8,@)71I M$0/9+@4T4[NC25D_;5$B;_M>,6^;#6DYQS$M+\G>=B@M2\1)*P#">QRA\!BJ M9*B)6HY6$YIQ^_.=)&Q+";G/WO;96_-
QPCY[VV=O^^RM:3/:IP.EZ< FUM@^ M-]CG!OO<8)\;['.#?6ZP#E?Z&+ 0+-#%1NVOM)Q86(TK;9%&(%(1KGZ7S6 L M9&RE8G,;Q.*2S=+,DBIN)2\[%AH>/K#WBM>DM#
RC&,0UKK& ["$$4A?[%@ MMP.P/HAX*L 2&3FH]'@ER_;I]0=@$\M(NP2ED)**@S7!>K:ZW!J4 MR"K^I)A53,:T\,IZ[.*=S/UQSQ>8/>R/>_8)PSYA"&&OUR<,^X1A?]RSN1WG
M]W'A/<)1O$RB5525U'J M=3%;PW26ZYE<7**AK:KA PI<[!Q\"CT?B]478*U%33X4BUK8TM3U@MB]P?HY M?-75DB0(3^6);'X-!M_P$QH5H4]8/HM(NUDB(Q-
&@0QG1'U[GJ!WW^@!PTU MQ*8& 8X818HIFVU<\L")\B>"Z<^51,F% ,=9K2)*+GG@1#G^*[:]!?X8()JD M7VQL/ST,7%:PBO#@^+15Q*Q(+ 2A'\B\QR46SIO
M==)0D>_]780J<:>:;WKJSLL(CV[XI41YV]\4R]LH^(Z7L3&"7(DL_T'6?2)$ M^EY.@E/I,C?- 8S;F>^W#*Z4*O1E7T?5E='T975]&UY?1]65TWVT971(1)^.F#@5-MH6A)&@H M[M*-
HKG*'I68"2!%*O2 9)U@N#8JVJHB)1"NR .Q(4(SF6\ P.U0TZL\^_,$ M&&7U?(?HVGE'HU%8[/6QFP)P+/39SR;%K"#B)^)?^HX=.&(I7+8#X!N4$,$E M'4;Y?
X/CIV@5>T+F%QL!")+I<[Y(!(38A>U-$A\PJ6A P0H'6UI^,"<[KCB4 M![L4NK?O?7$$UDH\2X$AX,6N$I=2 @##0]/5=%VIPO#<4JR(3C.46^S2J?0$ MX.OI:^Z9WZ="I5$)WF-
5UJ(JIT!.(W5Y*A** 0C*UY?IG54X4Z[4GY[0:UR MW:WFROS=UN4.][/ 71-8E/1(CNH[T'6DL/",385=+-Y-G7R^45*PLQ'1Z*0 M,XJ#@/#RU@V7MD=_K:YV*F/
<4P:G[\EM5*%BYU5P<57G!&6493RN2&5U!T3 MIAF$IJ*Z7.VNRI)A<[.1T$V_#9M56XCC(T4G);EYG MM0<%$!/N@-)JL[6[6NL^YV8GI;L%I=4KLF7&;%-E?^JDRI;A:B=5]A$]8^^9?
%]=$W.@VE2POW52P7+,ZJ3>?"_7 M"_S<2>VJ>!,!1(5C$_,'H0/AU:K!R'GI@6'NP)N+G9=F5"?U41Z3/5+>1A0] M&ZM;T?2*L[JQ>'K&S\XJIUXTMEYE+3MVM^+LYI2W+'^[J\Q:
<=J:E;GDV##7 M?X#*7)*_G55FS?AMO=I<>O!NQ>;-J7-I!G=7G[5BNS6K<\FQNQ6U-ZC-)?G; M2676C_K6I\Q5QNY6/-^,,E?A;R>5^11AKD]'&2"[%>DWHWH,MG52H\3<:SK2
MVK6XOQE=D_$0TBW$LVB#@K#$/<0_*]Y#G X_R;BTS5YB R=8U!&H^B:8>7> MQ@U+?T\;)V*NJ0#])6QG;?M+V%[")6R<2[UR][T2QSU:VVN4W2]*IDQVAQ7_
MAJ@J@&#FTVJX_*LD/^!XKG*C>9'9UEXYIP .9Y:@,S^UE=>6UH]=X&3^2 MC<5B\OMX3K<6)]CPMQ<92T3;B(M6+=\A=!H^NU2 OB,CV 6(NX!Q[CGL/[M6 M2$B)V;N=3JB-R$I
(Q0+,IK0Y19W@>%)JZ@;6T(LFLS?S$C#C,12S[_:.^$M M([S& -Q<%4V[N(:104H#FY#B4'^XT2;SC],ED:Q__,V')@ [H2J-,J05]L> M0D-ZZS22 M+O 6>(W!/-:@X"?P:
F!:%WP&\.PS,0*Y58&B#\@7M,=C4I2DA\'RJS)0!/ M0*91A=O$+FD XC'+XD_,EL;B3 *\V9YP9Z_KRDBXQRG:@RU=ZJ1B*C8'Y:!WVXM1NL-*,\6#-5&X,,H2ZI(+*BK"
M[.+&M!2A<(+1&2$G&F:K G5288NZ K"DM6@Z6_HBRB$*.:-O]N2YZV196>!' M%,6!/[+#C<+^2@8 U"2N7>!R^B&*G:^F0I94F/@2N* RCBU:!0E;(.K.U+6?
M7/K@10FFXH'1'T4LH32Q$C6"J]XG"T?CH MKC<17?.6GNUN-;T&5F=0'D,C A?3#U'<8A5MP&M0A0W,^K=N':IZ$&WD13.$ M2N1#WXGSH1GL/@W:IT'[-&B?!NW+<-
O/B):F$5B2KD^50I!"GRKM4Z5]JK1/ ME<)/E7YO^1-%R78S*_)"0EIUQ:@K!JD:"RPD]V&-\'87H U=F>G.@31#](JP M!,4P=%?T*6X"1;\
^V^79^9GBT_C1VLTNWMX"\:W\\GOX^MR3WY/+;^'QV=1[*(BS'9G?EED!9N$:B#!1$IJ M48V\5:G&%Z/K0UG4A9N8JD!A;'7JF$!U: F(;5-9Y(4[K*I 6S&ZID_=:@) MB-W=/"
(HTIU,>D4919,X.WX4"E8521\P$:C:EPT)X48%64!):.XY;6%8<26- MS$N%0XU1:>2T[!Y%G_T V9[[[_S5@A\)DG2+(+2W^F 6%BA)N8%IT\=J!5U MX/PK3M%4-2RR %JM(Q@+O#7
ISJ6VPZ']YZB.5K&@4LS58-GLHNGI-SB8&[3 M2TO327.<*MS(D!X0 &&^AO5(ER-P0H1'??XV_K8CY*(A\HF4>"6MW-8 @H - MBYA+.AQ9DH4O"Q?R\EKG;0"\&=:PW
H$PXSM#FV//@E!;X<=;6Q_C<*)/\!+ MMT2(]^*.#940[W%\R_8=ZX"!Y?K68#::P(_VGKQ\4?BVV*C?&M<5466SO]_K M]GO=2GO=4D'%;L4/R^QN04<
O^=0A;;J=CA\D4/WAG(<.0=W^,&C=]R?/#A5 M*2L! ;"-K$O&2O3"B.7+XDRLAL;"17RLF>Y(9\,X*ILB8BN(*9FMR)951RI[/WTL*X0A*N,]/ M'K*]**@Z$LV1:"6(.9HC:*OQ
HX.E)$\I;P2X%+AQ>0'Q AQ)$H3;U# (CO MUJA%]?+&7$AQO-UY>(]0WH]\2(,&].^$#NT0XL^75:+CNX?I[)_CL3430\84?GA$>"L.)>C#:-B^1&R1>
M$46''FL3UG6R&\.)+Y81U_ET9U-H> DH(B6IJN0UAQ%]%*N<6!H@(H\YNQF> MZYDPB"'O!L#WENE:7CQR@@P?:2F: /771!7[&CQEID';V89(ST)">4?T$MD%
M:1_2G=U@38@YNC=_;/" .#N>NW;3HHJ2Z!NT_?*4;.03%'MK=,-N<'#5IO[^U/!Z9X!][2OOG?W- MW<;; H)J"L;KVZ82_*U9)>"1""M^>X\. 69W>="H$0ZC$E'['G1-!6%FZ9WT
V.&R:BR6ZAF5D$5XO]72X;GG4#.QSJ$>$XF M9"FRJ4TWR'DJ3D6VLU5:"35CE4>-Z78TI F#J:NA%L#E+O-GD?2EUUU $ F12KPXK)"(:LKQ%FGY.$ZWV-&:9ZD(%
MI'V2S[GRUJHNQD'6X<$6!Y'[[S0/MJ(G]T)**%(W60((('/7=5@L 8'OC(@H2< M&%J)_B#=9)4TL!Z9D"=F\DJ1^Q0GA]J&^P-AO&2&1G^#EKRT)HOG))=46*G^
M!V(HLGS.)V1[T69I!RC1;?V$_\5K@OQC6V3@JVQD*QLZ/5?8RI:AM>A]Z1WBXC;>T M3/ITC*B"1"N!Z^PNM1+5("0\\1WWV75BVQOXSGR'X[&.8N!@@R$UR9M,>TM
M19>"_$[ZCOR]\?8/Q%EPXVV>C,Y>" #!9J1)LTR34OS&-T0FWN5H/7V6-% MUC^F!4?WBE4S&K_O *LP\ T]P?7ND/K_2'5_K#*_WAE89U],44@K=Z=*4O M!.\+P?M"
<)CJW*E"\%:/KY0N!&\U\'_\+GE#9?;51T&X<7#.U9OR^3>>SQZTH_VZX%I^&U,5N^$^,;K\K$ I2 !3!N7$?_;J9AE.
MF'TA58AQ8CJ$CZ8J=X>1>JB@].IRSI/=0,;_(5T7AK;_A8[&S"^(&@+PZ72U M[I2FYY $> KE=$J6.B@#R%@>H3S5[*2"KO&%4NS*QWN*;?]C8!.$Z,6R9+]@
M^_L%'H=X=Q]3M9VMYAN;$/00!\L-\7HD*&X'NK7Z!18H& K MM27BS@ V\G5;"C'!K0KNPF@-MCCVA2>YQ?T U-0V;MB/M)J3U/DB0M:7K1L1 MTT!?4WE$'J(6@+[109PGYOLE-
0$&4&+;J*RUF-&5Y3O_/ &]),D/>>&C$G M7./?QE+,I+TK"I!J\R3Y6U) 5 90FRKPLSD58!/?%1TX6K:!EXR.G)2<4FK MA04^NB.:">J:P*6_:\K 7.!J4 PA7/"!@'J51,B+KBG,/ Z3M:\&'2F"
K^G MKUX3XT1C4J']^AYPU=?TT^35T[.1_L MHG"V6@UM@O:2J"9"T:WKD[])*^TL_H?K-\4L_FAV=S=9W(WO%W-K<']#/M\O M)O7P5$.W:AX,D;&_BD^D04V42Y.>YK0'FX-
7%E9_Y7 J-6O%%8/OABE@A>F0X MJ9\G=I/$=E_T+=T%80J[@)@[]:T1,4,,"I. MX?J4.5H3?X6#K7WP%(55'Y4@&BO_J($/[#H0%0< 2NW'"=>,8!;6M_82I=FK
MHX^_'R([('/FUOV&G.,IF4<[8M[(TL0H (Q(31K4&(N:SC-6QOEW\E\Z'QK7 M'_9 ()%H%2(S24X,24V@4*!,H6KA(<2<:E[!JG #=#!JX#ANBDR.%24B M41=/EBM'HC(,+#=#
7X0*KGX)+\[$42;.&UK,!%A$.60)9\R1,F'/Q]M(G!& M*CP&YA0D9"I=$(6$*_?YJHPE+F_N_C5;+R%*?TS#C:WXY+P\'"))I>+A=\- M!CDX$C^RL8!H^XRTOXD9>?
Z[P6V!C)'GB)J__BMG@F0[?$%[8_MW*0T7-WA= MVEPHV_"!\Z\XC"A.U.>^PT&TMM?$<4FJ!.E7$W\9T)P_:W>DT1G IEE);+IT M-;W3Y: R=5 MA?S*]6KP
&P0R\I1EU0STR]!B6SXGE% ?<59,F1Q!2O1'\!1A*H3D$<:G%A. M@N$C6B+WF2+_"7G.+0[FMH>8\U&]&X##!5J>B9RBIF<7Q2"'[1]NM*&Z-,7+ M+X-U@!(G*,SAQ9IA^C
E/RKSS)]\IH6VEG*>(X\+]&C!?[L!\BCU<03,OE# M HUI$'5Z RC,5Q>4#F&@8Y93M+:]AP O$7+(CZ39@0F,MB5"F1>/,2J',A/$ MK PSR_8=*\'-RI"S4XO,9]G+,X:\5L[0.=?:"S#W3V
M@<[Z&3DEW%@G";8164HX!I/5J'W+R8F1J5E.%@F&FL,F]MU M/>3!\>[G.(XV7XFCB@)_L7$#9[!-G#EZ@-@C@[*K+_6Z&K;$,L4YN?3*!#4@ MAWL[VME[=>:+VQLVV0DUVB'(_?
9]12D(>]C,%BM)08Y)4WS_W\^#=Q@ MA EY03B=CA2X+^MA, "MQ7L9'4US?C%4X3:KE<'(L1:'6;A#RI05-H,7T6]9 MA'(*H%I'3L5Y4HR] 892KY.IUF.:5F#?B"5I"Z :1TTL$CJ@SI7].
(S<+4%U MMGH@/R3O6I!_E:8-MR^ \IPJ!'=,S $ M3[,B%Q'?FC)X M>ZEEN<>G=_4$GDY5B !*@LJ(NR2US1=-'L^!D=)_6X;KA!SC ."7&$WCB,\!8% M:4EG>ITC"FA,G]:G)?LI6J"[<7?
A+'#7KF]3]E#".._BM(Q!J[G"ZZ97XMK9 M8U#A'@+\[-(D-YD:%%7F^ZUE@;0J]DJ!H[(4FI2<'= ?'M2R]P?PBJ+'"Z M/E'G4*2%NA*N.%BKFE
]5M4@)]IVVV:^^A17[]NJ/"N%L30):T\\!PVBEYWZ M.>5)"L[%PA'W;%4TU2-5JF3!"1)/?.)*TCM-,H0Y(6%FRU;E4RD0)20#CCP* M >H;>TN/D,YQO-Y$R7TT:@%[5K]6954I@J1!5//GP?
@H#/E '0JIRJ1WDTJ6OAD%Y:53#<)Y6KU/?<+W!D M>^D^V@_*X'*Y3NXU])SG/R73D MU#NWFN&O'C?1H*QI"='*R_DQ/#NA%3R;Y*K>91PDIPHG_A\;=[EY0%'"UC_L M\-
;UZ#Z.'HAW7/J@#D':=3CATUK!MRKEZF&26FEO;:;FU9'LY6/;.UATX105 M]&I5:M5#&BHDM>U]$%.^_2/_GH5>]Y^CMQ_(X?B&?'O5-$&T:J8JD6Z]6J
"O%,Y1),G=SP.F.UD=JKNFEO4,[=+5O 'AS??FLSNU@ M\FC]/IA^I,/)_!6 A_^&?X38Y+)1:]5R%U!<(=L2J0S\T]TD0;WV_.N"@Z M]E\C?
$.7)@_W!S1I;>QM@/Z*J7*+'MU1Z0GFMH':%8!Y-;*(%3#NQF;A)WR M1ZDGD'=UU'69*3T1A>"D%YY45?C4BEI7 (_H:&BH3'B7],&0WG!_^O.3BP+"
MILU^BIZ1IV9EA9W!7$[0EJ$5<@.&O/,J>8FNMM45P !G?Q4473J+^>3"$._$ MW\51F-#U1LT&LWH -;U2A66*CT4@.&&]U1;66Q/"DMG7.H7U%H:PNOKHI^SU
MGD:6POY%T/Y%T&Z_"/IY_I'6F_@)N8?(VPUZBK)<@]!2JW<'L,8V_:*D.C,: M"/P?[Y4>VLLOZ)@JVD_",$;.S25<41Q]N0=#H>'U;2B5O SFHWJB"U,LOH2L%4=9J+/A*0LW[S':$,$\]J
M3'/8N\ -)>M(7< !'"%O>I6IBU5FE2GV"5]VMC?$OB-1#693 $?-&Q"]@ .CCI3ACG^*1N_I5[[@EJ_E= MIBHS -3-W^.,T+*E\V^%I?-DA*N^?+XOG^_+Y_OR>6!%*-]5^7Q>/?4KZ%F]

M 529U%E$SR(1AAC[.OJ^CKZOHW^)=?3OM$NSWP&WOI5+L]_!LKU]VK9/VS;P M8LYDNR-$(2>Y#3"[8)-5 LAM^I)SJ6+*F[[8(RDF>42V1Z]&CM#LJX\<>3!, MK^M+3I7J<0)
<$-1?$Y*1^TQ-QL1WW&?7B>F[!N-G@CJ]'O<6!ZEN'JR$("2J M"^M[2)269$W3LYZ!5J@M_DJ07G*JM!)C#(A^X'GX*[TEEJ R(C2[$;T'IS9] M*_^)>=@Z^>6 _HU"1"S.P=_&KV?
@K4XG..-A<+$["PS^0N]X0>SYX1H$MX":G MG<'@*$<#CFSE(-SY8"=C8K81_Q0/V^F0J I'ZXZ2\LTKE,#I]^=O-QAZ556Q MIEWP[RR8WF
X5DNBQN+KG($OD5>I7:X%X@L)N]8A?F6>&=*27+(Y21M7U1%% M>"\D-EN'ABARK"W].'^?,"QB)U(%:=<7$FPM)74I<_HT+)C(J9: .YB99:$L M6JBF+O?
H>CE0+^3@BNZFLARS8.L-?_G2U!H9H#9UAO,8&12=D;&J6QI304=: MCDUR'D&#JA8@TG4C.PCV*=&G[\JW1 MK/Q\@U#T,<#QCA"DE'(3=H5PI"U1<>WC;+E>\-
)N"N*2GU++46C43#_@Y/6W M071"D^'!"JOKM2" .R@A4M6\%+6H-"K1HT%\1#N",W+2%^%TI:H-!< YBA*Z MG!>Q-LE&Q4Q6?W=+U_]5Z9FK!P) KJ:B@/7HA9%*_K[.+)9?
6OOCB/UQ1##' M$?MG??@$@A-6_ZP/GT!PPNK(05]99<(+/NC+6L!/-SF=KO8:V0F>ZK5MI<&: MKUVKR!&.PR-PE+IWIS+KCO+3=VELE45O.'@BS>VEY.Q@!;"0+'R=>E29,7 2
M#2,[W-#_C_^*W6?;HZ30B#-RZ ,FM['OA'/L.1P-4>T,P2VK:8Z:TH?L7KG]"GK/ =W:4/&F5T7*RH1Q%4.@'P7UL0.8*E,,1[\$P?<); M1$NIAK;_91[AY9?,9CVB$ 7/Z/0+SS$H
0A":6L#"E"&%8 TXK*8GF>G!BOR M+_L M-A]K P<0LEK$YI3$WO@:-,1W8P@CF:P&D(H<6U RBQ2X4BL$R^L\.I5 M&W'A^D=50-
^SSZM);5X77L:U^BS^Y&KN:H\2J<.&L$%H.U2DSIVFSSCFMM#+1EWJUHY$WTAH[$?2(GI$?DW^6>)W"TCX%].;Z3?$4T./X]_'] MYS'Y=S3[>#]93&;W\,_\$ KL]3I ZT0HL]6!-
:*S/N(NS5\A]A!@)UY&LR!] M;IYW4QZ[&9C3.RJ,/]XMQB:E];O;#FC0C/P!D9!9)"QI:_YN/)$&%7C.(J") M*R]\8D2H$3ZH07B+V$+UA%5
M/LME/0SNQ_78+B,$DHN7[!D/H1MAG2V[J<'=M;),Q!28K6-+4J))".W)C49V MX(@/Z'&;&]SV:LN!3X5161P03X[:"Z7 :FAPHZK-?
Q;^9JT0VT^[2%&H.AM]J]^NY[[+N'@-7$)SM$)$G)"=H#B,27D:B (C@NP(&06T+M MB&@31>\/-]J,XC B& =9=4\8(O(_9V%_XPBP%"0 &3.IHN9E6HK(IGWM U+W M.)+B-
3FCE'.Y;S5X &:KDDAK(!7.-+Z@6-7*@LB0:4U!!@DEXIR_OD[9= #0' H %0 '!B9G,M,C R-# Y M,S!?;&%B+GAM;.R]>W/C.)8G^O]&['? UDY$9T;(59E5W3V3M3.S(!_\
M^__^NG/)"PU"Q_?^XYN/WW[XAE!O[=N.]_P?WQRBS<6_??.___.__[=__Q\7 M%__W\O&6V/[ZL*->1-8!M2)JDU"X+KD,'/N9$O+QP[?_
M]NV';S_]B5Q<_">7<6F%K([O$2[L^V_)G^8Q>)\[T?R\>-W'[__[OL/W_^1 M_.G'/_[YQ^^_)P]W2<$[9MO&:2SI.M[O/\+_>V(:"7/2"W_\&CK_\.%D>6MZ3=Q+1!2J/;U*7"3
MBC]\E^A(BL-?[2BMD"_\I^_$'].B)Z)CBSY^^O3I._Y75C1T?@RY9;?^VHKX M9VHTAE26@']=),4NX%<7'[^_^.'CMU]#^YO__&^$_'O@N_21;@C7_V/TMJ?_
M\4WH[/8NN,A_MPWHIMP(-PB^@_K?>30"X9]_^,<_@_#_R7YU:SU1]QL");X\ MWE3Z\2F5$5?@<$E]@^]TNO ,+?+4#?[KMJ[D*R%T9\48@"KYE*^)T+'[]JWN
MJ!Y"IU9^9+EJ7RM7LZUC@E*A[BW[J> ?_1I1SZ9VXB&HK)',+>+T!H)!M+\N MR'.!ZOS@%+ PH=20KK]]]E^^LZD#_/\#_' !/W") M)&[^?WQ3]O=V:(#1(&L:%"VW@G6BB_W8@$-
_"NG41%8"QAC4N_BR;&'S?UXE M(Q#+L\G[]H(RDJDOB;U<5WATWL:-BN%M;E;&=&UXJ MF C)PS7"!QHXOCWW["LV0*AQ_;@<_@98ZMEQ\RL4PMWXRDWMW/2$6-:5V@0$
M#]B!!I87.M!I-_)?25'\[:_*OY-.]J@<[E98:6WWSC>5/!@)BO'C(WUV8'3J M1??6KHP#*XKA;8)U?B7-KZP,SJ97:ZEJLXNG#IE4 F*':G(WWMH/6!OG@I()X6J('Y!8%0%= M0S7I:\>E]X?
=$PTJ,2D4P=Y83_TIMLSL[YB;88F5'=L<2"1"Y%!-:V5]O;'9 M$,'9.&(/I*&=59?'WN@:/"VVP(K"F)MCD\D=VR833XKR!VZI4]MFH(7Q?VX= MCWZLQ**\+/866N-AL766%,3<,NO,
[=@J8YF3Y <"TLG"&ZQKCO7.V(^+8.6_ M>DTH%$J.I$6>>E?:'K-B(VB-)<;J:HL@&H:*('S@=LB'J8O@(?!?'&]=/=VI M+#Z2%EGA9VFS/"H[@K999;&N!H.9A(- [?2!S^,+/?
_=?:U4_**PB-IH:4^ MEK;/0LD1M,YR>W6U32&=,/$#3;&!K:]2E-2!&]3JO(G:4['?\?9I"JM5&U67"#A$@>; M^R[I^A"PYOSQ^Z>5$[EE#%52!&_3JO(G:5K'?\?9M"JM5&U:7 KQ-
^3C]^^> MWI-$?O_M:Q58<")]^;9[\LL\/?X[WI95ZDG2K I_Q-FFRDU4;E!"&A'BAN.I M^=?UEEE,*[9[*XKA;55U?AUS5KX,SC96:ZEJ4TN$DD3JH-N]LT,04"\2QQH@ M?
MC<]A!6SF$JB^-M@C)^%B>6Y65Q-DDIBSM.+F/I)!5/A/SACB1$%$YH.R_T MRHJLV)Q*,"J+8V^C]7X>GSXH*XNYC398W/F\02H=#@M:2:,=\HQ!,+,B^NP' M;Y48')?"WB)+O3H];)
6P=S^R@W5<.0@((G4H1K;Y[N4A=#P:5O?5QZ6P M-[92KXJ-K5 $- M\J04S=#@YN^^O?EUN+ ;4X1) 9!!8LJU<(ZBMA;X8R/A\MXM34P-Q,I>SN
MNJ##=1"N9$*$&I+3,UA+9A/TP')O/)M^_7]H-6>>ED/?7LL].VJBQ4*H6V6% MJ5T;HA!+N%S"!]P7D6L"UT[X=IR?Z564'W!N*8HWO;7Y%]ZIJ6B',Y6V&BM
M\EF7>&U;2"8@VL"%X\RO:_:;LB6=ZI)XFV*#=\>WC8^*X6R(3<9VOFN<;XA< M]-"M4,R9Y-IAL>Q86F*)A^5M,5=P#*VQS%Q=[3'.Q3!0BYPRU39WS+7*YC3' M?
\?;\DH]25I;X8\X6UBYB:JM*I5&0%S7=K2QPB>NY1!>/%O67C0FZD9A\INL M5<6_^"L_NP\6+#;7CF=Y:X?%C2^6BRIRLK6LBK,MJO@/S;1-/7PM6,EZY:'D
MXGZYN+VYFJ[F5V2Y8O^YF]^OEF1Q3=B?KFY6-XM[\N[@60?;B:C]WD3SGX8A MC<*&AGY2"'>3+O_WXP%R?4G<453C73Z42HKAC:#JS:\-]RL\]6N0H.(')6D875(K<+SG*
[J'<7!XX]5U M:(V5< >U6;<*)^(LG(9\D"HCCB7Z0=QV+:$L#DLZTR(T7 M1DYT@-F6F8YR*%B8>]@L1-8^",DQCI0Z,OA?_._'9P7RV7SWY -%R2[5>G*
MN&._'0;'0]WFFGBYH*7]70:,$*'C3E-$TX$2+KR 9'@;J_A!YHIZ\7I_(,9 M(W!Z$,*[HD]1?)_.H>'TQ7*8#2Z]]H,E,VK^=>T>X'S+=+T.#M1.:+L"0&5A MN FQ&T9Y@E23A)V5?
V=%R>WY4A2F&_;?J>OZK_#*(8-L%E#; MB6[]DSMN_6D94]>M#=7J/KVSBK%T]OH1FR>&@1O "&>7L(\,+GN8\N,(9%/=FFK8V-!R*QD%9K6 M6C0MEVEGE=B?
^7[CW^&$'^F:.B\P\ZGJ0B\IZ[IHJQF&/NG(Z5HOB@4.UR,:,;%K=E Y M)A,[2&9(:3AB9LS*RAL1- B=0:4B"U @C4R@L8/#GV4UU;T@P:&@0IGJ[M8<^A)7,-C.&T>M6F
M#S;?)P]!XT9ESK-:AN*3/CN?UC(;*,,=,DW@J M!0';1+;]3IDVX:/KY#7MB^F1/*KNWL1.1/LYK(F-+XU3V+[WN]R1S6(-XS'H M%8P,C0K<2@OB9N!JW\JN5V2E\#)CC:U=[POD2,
[HM0B-KB4$[20NF@VUA\!G M0_'H[8&Y$TT]&PY#[R$1 .R-<%:BMY09_N@\;Z/%YDM(^?UBP4+K]6%W<&&2 M=T7WS ^'O]O,:DYW\ ["W_D_*Z =1#%N*A@.^SRU]*\5+U4-
Z+LJ/R0F3@@W M4EP32>T4&XK"4L)-)=S6"W]SP:PEW-QTS)=93/(F57\4L"L4R>..JTE+E/ ;SA\7R M9K4TE)A'MS>QP!]-1-"][SGIQ99\XLI<9%< (5D5=Z2U\3\??3+U\$9D*^N5
MC\)E2HYSN9+J?F.H\>E0$%RDIY02#)+$K7@R,S?'NDP]W($N[7ESBN91A+B\ MZ;H3-2,([N&<1Q'5R0BB8<2"/D:/_2@;[N*-N!,+NPX(OS6444N3&V(AMD-<
M[)\V(33V/W[X],,'WN#A-W^]\X/HV7KV@W >LJ;U6M'ZF\KB# 4I#R$N:@N: M#1([?M>Q[.RRG-G*36Y+R3K)OI;F_-JEZOY *%>8M$IB\<1B\8T\$FXIC8AM
M1;27T"LCCW[QN,MY+D2GKRD,.G<>SLOB]S72&_-]V.8A=4DQG)34Y-?)"8)1 MC(\K+>VV_=[SV%?N0(%^MURSZ[S-T32F0&J(H5&$C\XFUG?,-(UX=?HB!KV& MPV7F[W9.M(N?
XYCY7L3&0]1;5X=/?0W')G>KB>,--QFC5)IN3S3?0 M"]+-O*4SH+?K1'J4CUIR09:4DGL_HN23F3?$6YX;&O%)H79G@\9X&JC'XR]Y MT>_[T"C/*2 MN .UQKOB]>B38GA#L\
[8#I=>A4R1YWHB'@*8D)LP/% SS]/UZR;/S$S>_HJT?.'^G]H1X?O);A^-"_(#XARB, M+)$G2ZS-523[-Y^9'P82OM<8YR7%< =YE5_'8^A\&;SA76EIE_&C[^$)[+X< MK KI?ZV-
Z>__//GXQS]//GT04&@[+&1*V3AK MIVH*+E41=WC+^YX/[^9:>,.[A>VJS3M101(=Y%TQKQ!7<]R5#1/=0[H?OUQO
MZ(B4F*HPVMI3+^1'$\0R004PM15P!W&SK\6#556E\0:MA,WJAZ_B.6U>=OF* M4CW%MS'EKG!_YL-#[?[5W_C=+X+2_(212$6V?/LZJ1=]_, MEXN';\P,P#.2XMO3 $Q MPP;-
BFX\=;\D:H0\E$L-BOK:]7 IK44W&&OB$IA MG-Y.!%Z"4'6D0TK2M#\7)R8*&HE02=Z!TO<\;0M$&--LZ("T27Q\CL^Z@(_# M5>+8:)/>O4#/"-6^U6^HX8WK&EMU;J!-(&#C=/ /D
V3]8O'>VKW#'_?BYC) M+A3KY1F8-D^>] !-_%P'O(1+8<%N0X0E!E\SZ=?+I_2EDEY];3R1U(.7XF!2 M6-@GI2B2(Y1EAZC 1:(:;D:6];M-,A2\;"UMN=[D)Z8/$?;CZ\G)0NXQEH"N
M>VY>R^N!6A7@)@G]6!;7>W1)QTL\/?BHOI[T%)',E@D!:RXB_R*Q!\-S@VW& MF8BP1?/&'B),AGELKSE)"AI ,C/(EMD!4[==&GK6L&]72JS,($*NDI?,W&HH
M8I%A=&TY0=T)+)EZN <$TI[G^_G&2GB[;WG3M??*&36 ,G&^RPB#]H_!/(R< M'5^1[=G5IJG3^;@JP>_].UO3X9D_$O]@!8N C:?8M^#>/M" G]VO0$NZ,FX"
M;X=!]5GZJHXJ;RE_=I.W#--<)YO*CRA*=',"]7%J7/'0WE.\EET+Z1J]5_?0W%&M>(@[B7S&![D[&Y)A5I?& MS=4-7A:?)BHMBI>AFPQ6;JV+^^7B]N9JNH?D>6*_>=N?
K]:DL4U63S,'Z>K M&U: O#MXUL%V(FH;F;5[RX-[9+>4V=ST*%]MQ=%P08/O%1Q046L4L=]DNY86SI2DX<[U\-*3:9# MO2\ N#A4W7QV)K2!\Q^<:+MM>-9WMJQW!LOC)SH
"E#FF)=7LHXXKXE*F4<("D"/Q^T M=:0S-R1TD*@DKTPG2962O%:C[# T,A=QVLGT34"!S)/E_2[&0CP?%:K10DKC MRK.ET7!&L^_M)O_XF4'"]IXG^T8N^0W@OLB0XM3,[TU&^?
PK).^DDNM\IZ7' M$<\57I8%\5%1_)%;97#G<(T%8UF$Z\U/*@0;766+G:MX-+RY]*C"L.SA\(:B MHPE#;<]"X?AQ,P;V7V[6>&43/#!\]T047_\\.F'#SRJ^(/>1Y9>^D'@O_(D
M\I[(*GODH70EG#'6SF<(-;D:9B/.]M<'V(_E6<65/ECW/#//SP'/@DZLG7_P M>&IDYZC/(+X'R7K(4ZH^F[M]VT>R?^<7SV+][VC03 M+BD^CCBK\K-ZW3LKBS_R*BW6M))-
WL6RQ7,)1F-1NZ_P_D,:DLI+4Q7#\H? M?W%"-IHK9 D\V7EN*HLSR*0\3,?>5061#[D;S58>::?CZURJRW2(_2Z@+VP$
MR+H+5B#^Y7N>^Q'^L>9O!.6JP1\V8NO&>R8!75/G!1Y'F+#JFXNG^ !UN*6L ML'FW/UJ5<-3Y=L.D<5Q3*6%DHYUF/WH8 UF@E!2#!_1R@L S.NH/FY(Q4PS*'A>CW/N>
M4X"F8"T0)K\+ Y%RLOBI9U&B]6'%^F, M*Y9,8M&&=CI[\A/$D0U-GDBBP8O#9J+KK14\FYIDL-DL3(>7PI:P*2XKBV./
MRWH_BW%97A9S7#98K!Z7L6"22#8'$Q6;D_OY0Q#66C<-?#8XO3%+_V@Z7E MTD?&J[!:WL!>K87@YC,U3*H?1FR2@)?S%/U0/U=X])12JO%BXP<7H04[0HE6
M!,PX,#QY\LA8@UB)7KYF"2"1B V-0FNM_X96$9M5N[?[!@,HA,4A]V!3V!F$ MXS?E&^/#]"?_>(U$]87"WK%9UN$Q(4'"++P-H5COYXR*Y(5=7'W MO:T0J-T3**N(MZ=M9[Z^O8*). *
<2]]3NN1L:..@%Q#*SCR;B6Y9&,87M5(1 M.J)H["'RC&RTZW=,' KV3C;F# >8W!79V@JC"3F)B[+5I4<1A+JOD>:C$<&RP5SG!&HCEFSBQ
MX"0@#4U)>W*3S6>MP(FWD>EN[_IOE)(GZM&-VD7:SM&X6*\/>\M;OU7?FSDJ M@CORROS)QUO^[WBCK-1*Y9E.(JRW>R\2 :75(UC=\A.!(I;^=G#VL.5KYC#&
MQ@]V_/+%BJZWGN_ZSV^0EL:*K(? 7],PK$N])%D9=]RUPZ!X;$.F)MY8;6F_ M^E&'5 W)](C3P3R509.N(Q" K47!\EZ@S\GBQ[SKK MMZWOVC2XC(?
>S.V9:SF[\,9;'^!YUNKA<(OJN(.Z+0Z%=XTEZ^(-]-8>*%]/ MS"DBB28>!4(7293U=RV]\='CH;#(SFON [IS#CLC<]YKRORTW#A_56K3S_V M?L"',
_"NOH^74$,;D)0Q25/#&UEX"4(94]4@R-6F"2+(UFPY'226&F?XX5& MOD *C8."7=AL9P.S$]^SW&M:^3Y#23'<[%#E5V%8<%0&;W176MHA"TJ-Y(M,7-LN5^W-J=N#;-
(#6Y2!M3D/70\H:*K!8GEO3F,?1.3T68>XT6CC=?LT8Z M\[W(\0Z.]QR?>O2]\))N_"!^W6QE?:7A_&L46'Y@.YX5O-U$=!,AG!:?1E*)$/BMX8(M V2&4@R"\D3 M-Y'$]S+O:+3UX?F3),M
.$ERK7#[)Z1H+TD,-I1-"?T'B.&-I5>GA+625'L9%-M<,=VR@2G!T3?Q;)[NFT8-8>T?C?! MO_+!SU"'!WK]?%&E>\-,HFB4<7'5^/:H#&XJ*?6H,&O*%S!$&RTOJ9:;W.F$
MV@9:G@&:T.]*DAUQOW>=-;\O&?F$_6H'UTLC?_V[F4EA3WZ:2B8WC#O#)+\1 M3V2&#S18;JV /E*@%<=U^,BSX3Z.=&7<+-D.@T)J'*F:>(=C+>U73I<3JR%,
M#^&*)N32"IUU_%RE>X"+!(9O] R$!80[3?!@,[R4G4&GD7L^QX[S+R,)4E)V M7 %>\+ NGGG!\81OT5SMT8HB+/7X*-CG';P^X+NN%8A0Y#%X/%\T$H,Q)TIB
MDI4>5QP>>5D7B7'1\<3BL<$ZHS&6C2(>=?F9C +PQ.0OU'G>,I.F;$I@/=/[MP^Z)!HL-]SI<'*(P8J,7!D5=?]E6!N[X54(D']6M!."-=34W5",CT49B=43H
M@V4+H9'D5)KLJ@W!8L6PA (,/U-$+LA3VM&+/^M=#99= #&#S$6"C)3GX/CU4^A1F+X)F491X#P=HF2S]X%U+UYD>C-E"(C$E8)U M :CR5\:&N_M2QHM':9)S"93M_SJ(\XD)-
@\T<'R;U0LH<_&*BO\VT,@@BG&S MT'#8GUSNZ54K7@X,7T[,7\ M]J@(.C/UL^_"A"Q)8+_P<@ &/"G*%?NG]RRP$Z>R&90MOY(.?>.D8VU(R[!P M9V7C(U]]+AOAW"7GW!QSQ%
[DGXXAL?EV^$ Y/DAL)*\SG.5A=*47Z1')S; M&$Y!R%8,I"V 9 [?BO3C8F; :I'NG:M,'0VSEH?NVL;'SQI][I&@CRW,C8+%%3PPDK_# V;R/9$CY8/O7&80/5I%& \EZJ; \Z4\K11WAI2&
MA,*PS;/[!ZWOJ]?],/4_F5FZ*TL6QGOJ*7/BSY&WJW'4.5)-9)\;J]=XB&2< MFNY^C8C\>D UMYI:QGL3/F$OS2=@G ,[\-M9<)F3UVV/Y*&GM'N2C. M'2U?0G8B\;))*-(XRE\YJ*V+.[);
(5!QO:"Z(MYH;V=^'U<)/D_O?YHOR/LX_+VZOYH_+/Y#Y7[[R M) 7K(&UO:K.A+'\;ZL%R[!MO9NT=-O^L;8=-=7"W22F/\^VSM@+>MBIGMFJ[MS:03$'_A>"168*(5/]*
(D3>UDQQDMT'ZXV_0E+;7EN*P-V*5?#(M^TV]?&V M>"4OU+>F+9$&K&W/EXL'(\..]?JP.[A@4]5.5?T0I$5]W '1&HG" MT$2V,MY0:.^"\I ETT3*-JUAUT=;+
(1!E(L#]J\L!M@__CH3EC"U\\V&KB-Q MN6^QF=K^GM_.5U::U$-9XMOZSYE^% MAS3;']4?9TA4>M%K<.1/[@YZ$L\T))1KY,DVMTP8G&PAUGH-5Q<@Q<$^<+RU MLWQ; MZ?
9J6@I?U$O8JN$4 @E7*J1G:KCK% WWND9G4??=:_]X-4*JEXI:2\%=R-6 M1.7HO=8V(O V?U5'5&,CT4?>)1K? [GGE?XA>?WY-U!,8LUFTE]B@0?6&H72 M/X0Q/$:6 7=^$#E_Y^N?
BPTL1DYK>*.Z-&Y^:/"RL*!77A1OO#<9K+Q8EY.; M+%03+MI(W/;E)GB2!B_.FHIA/[RA^.QQ*3];[J'J'.L M:I%3QT"X%\\[]*L3,9D-Y;DR*S[[9U]B"8?D\D'6L*5,/-^U)
M>UY<)6BHA)=XY$WOU+Y)3L5QGE2NQE!FOO[=SX2'^2=W3)VZK'-8O#VD@%1: M<;RQ7?1=-KA%K7%&]Y'MO86WT(,POC4!4!/@-6^-R03[_FD30@3_\<.G'S[P M*(;?
_'6^V[O^&Z77=L M(.K5I9AE =M?'V"0RX>.VCYV]SP-V_Q[MP=K%^V_[F$Z4D:E!^&IQ2*B5S([P3-0/.M\RB9+44E8G*M:WE;K8S*QP>^WZ MKZ%\-H&R*CA9N(V_%;D#3LIC'E])6-
U'IH#I\C.YOEW\LC2=%.">1N#Y0^"_M.#:U+]^^L&"[\19[&EAPPF&ZCIP7D?JLOK4K"<(=_^K8Y".CO12\\=+!%]4H M@E0ZH),D2LG3&WD'>HGCO2>I:I+I-
OU2H0&4.$(;H"_QGH*?PF*ERHR\D,5 MV#@1'(&J *M0 #:=9C3,Y;PJ[)' !H>W=EQ([95E[EOY>KKY MGE3A#OP^\:WJM^NWTU"@@K-0L1#4S&@'B0(IX]5 2_ MAW^M
>Y]#FXTPYPKNF>&.^(%*,_.'_JI^!;U-7#SH82WQ9O7E<7QLI.,T:I- M/B][0MB_7"K>[O)LDE M\7O8L4EU_!*M,-4+=7?X\[NJG% 8@8Q&,M9*6I=GYEIO,+DY.EG+-N\/4-6O^/-
H5Q5^Q;9T-OO/ 06(R!Q.0V]J(,"KEJB(FTA=\I9TK404Z/;3Q0;JQQ M CCRSN5K/BQRGYA:XH->XC+%Q$DTD[WO.FLVAAB6\H: 71P3K,):"&IFG1) M+-9TO(?=]SG!P1" M;'DZU^4?
7T3T]6?X+5$D5Y@X<%#9>%BP_-3/5++G8=P MN*%BX"U7$R?E*7B?GW5*5,,[Q6QCO&I3YSK$(C<5E,<5P7!0)#\#740H,W0L M> @88)((SY'R^2%30?R O+))(KVP6?
P#&N+Y*GB]CU"N4W0+^L8S#X&_IM0. MKUF[!R\7FUO?\H[7FQJ*X@QB&?_2L4I%.>3CDR:KNYS)Y9,RQX,3'\0*0Q\6 M45F7].I$6S[W$@UV0US0..QXI"^W$[GB@,LR=I#+'G[V-
(R3A:]H:H !-)N2 M+/>2,6,-+U>5Q\E#TIX>#R%*"^,>.-2;W&6XD&R)Y\<*7 %_"L_@(*$?ET^' M!FAB=+%A%+*G0?0&2SG\>9X]]%)2&-54'E/T-F%0'3Q/VL(,54KX#1Q/M_%EO
M(Q=9TF3Q^37>"B0K"^.F@WH?"]=62DOB#?<&>Y4O 3?E!8D7_Y-M"R,G4?KR M'6'^CN25![&&N;*^QKA?4H]NG*K.O+D6[K"5]+KL48^**G@#6=9P]:-50GZR M0,\TI'N.[V(E>A?
KY<_=#^9[Q)PV&,6G*1OAO,L!'!?W'A[IFCHO<#FB>DK= M6@CN&%?#I#[A:9T$O R@Z(?F?)ZQSO0J#LFTFIR[#PS.NT3?>V+'&N-$WQP<
M)P$G2+7BX!.^YY$=S@]#6GD:5;KRV/BC#H-ZWBBK.2:^J+5?,T^(G;_39T:'Q@.4^#H)5YCH* KAUK"?'Y>=8%4$K2A@W%92@T88/OOQD9 $Z+_S-
!=,JAA63PB4XHVN.@\,SXZ\,A9Q% M4J1X"BPC)"*?RJ0"P%8"RS4T@#A)0L%'P9,^],+0?B1Y=81Q,"02-V M1T04XM:>ACQB]8)&21P2V$@02(V4T1&)C"\]$4JJ&E&Z#@,H'>
<1K3S1>TW#$!?))8$T"5"8')?'QR\Q&Z_\Z?IO!R>@:O32 M6@IR=E%#I4 N[40@YA9%1Y0C)QGF1#Z)-Z.V#2_Z;FLM M7N;F.6MA+L)SU<8F$;"49P\@/.W8N^O/M_##>]
[/)X5BPY,BCY?OQ9.= ^*"$3>+":[#0]NY_%7]PD_&'GZN MP(?GM,@NPS1TM(V5<78+:AB4#1[K:^(?.4K:WPN5<&6Y^V$]L@2+0YEQ8\]H MQ(\ZI<>Z>8J7;G?
&@:+Z4"XD+*"$5Z:M>+THJB2)QQKH[%R3A/JO9(!G3M M?.F25BY]9"<9MY7EELN/WGCB(^_YPG5>J#TA^^U;Z*S9F$+L>'W/#W:L"&L'*X)B'@ZA(Y'0SY;%
<^=4/+L^[98VH$^WEG'ZSR>'_'K MF!Z3_@D!U#S:\()RS7TBTWGA)IC", O&4BI@&NIN+])=,G##: MS ARF&]Z))^UVX%'-5!'.:RENOLX3,=$*U8%GNU^T\/[V^MQPQ,LR-4PUM
MF@[F+^X;/Q7PM!* F\3:8Z%VLPT"A)0P(;"?*HD3(Z$I'QI2 M)GNYHCPSM7P"I%P%W'S1[&M]>J.D--[XE[!9<_*B1#Z23$7:W#W>NK++_>RP M975J_)T?1,_6LQ^$\Y UZM>*2&Q?
&V=8*J*0[E3)5T6^3:7@2/?316GC?F?G MXWF7:OX#H5QWVO2'W=<9$)0*:KO+02$TFF&[H>$ ZDO:1-C0)@PN]%[[P>9+ MKYE^4C @30[Y-
BF=6IE=F#8+'']+)G^V8IV!N,X;8_CTX2--3D@N-C-_M_.] MLK/JK2J.@GXD?*\X<5A1"SV1R-BNY:1AI@2&=D*-D9/(P)0]'DM?#9VNECP M&N59+A\"-KAV]I:;H%
!4E,=W%$MY7$^H&LKX(UE.;-56W$L/Z\M(P^OMMCH;:K@C?R%7P8W M3U=TX/PU]82W 2YR&<.BR.3L1 M])NS8T(R$\4?X33[\>*%83H&0]>4)2!TCB 0$7B/#!")F/[#,=;\FMDV_"
M?Z"9::/K$/KX/N=-U]K9]TS)5,_!%9%9Z9CM+!BR!L$;<-K/EGOHY>;#GM/, MW*N=K"*!Z)B' "'*?@\WHK@;_0&TC*R@]L8O8HB>Z+/C>="*JH :YEWWPW[O M\M>Z+1?
LO7;]U[GX1=/92LFJN/FXC?^%%^ EZN%EUU;6JS;_O!)!I*"&)'I, MGX<<'@/;"=>N'QX"FB:ZX;>E'6\#=YMAD\[(:<@R)&XRFQ1HH+SV^)B@!H4F M,BBI.BX^J'-
,R7D5&%DA3Z0R.Z]0,SJ^YE M^>-2N..ZPJOBH>="$;QQ6F6H^AG ^(5R$#B!-9IXM69F[1T6 <[?O(M II'WC"%7PSUKJJS#S>Y0>G:Z>7<3T5W35+>U$-QAJ89)
MX27C5A+PAK.B'ZK!(-*FQ/IR5XYYHLATDY?K-#T0'A@9INF"@^(40#G9^7Y3 M&1E7W$6:9J=F*P[P/EAO)>DQ6U?&R09J&*07D:1K(K^'U-Z/+JGRK"S1<<4Y M;4@\QU]<<3P6
OFCW<->11H.EYRFZBL L;+A[R"9P:&I=>ACP7O(80^IL_:Q MBJK!4'-IQ#S7[&5*;-5%D3.9A.'*W3,7S3._I<)['J%4$E.?;DY77Q[G9'%- M%@_SQ^GJ9G&_-#%I23(^7<'%0V?/5QX]^]
(*G7"Q>6!H)LU@1;]&EV[U/1HE M03C#N#LV^0E,>REX)S$=?%$-E$0ER>GD W:N%7@BKY?\!IH)5VUF-F, (BQ< M,EVO8'*]VSBI9 M!7?8R_A;-K8M*X\WQ*6L5EY:F?
WER\WRQOB$+N?<57H:3'82UUAY=,VX!H.& M!EU2J]]WJAP9,O-P_K&0G3X2XVS/A14GB>/7YV)/\T M:4-_U4H [K!OCT7Q;(AL;;SAK^"#\FF+^Y_GR]7=G W6EO/9ET<6 F;&:#F?
M(3\E]_K."GZG$>Q>G/COV3,:1);CK0(+#J!-^9M*\EUDC^I&$UV]X%P1BUIU MC2)R^_%8_515:IC(1_L4\>77S#@BK".9>>0=O]$F+"2QB438^'[(<8+$,32L
ML&.AU^RYRJ:11'E)W*16XUV>CTJ*X:62.F.5MQCF*W*[F-XOR>-\-K_Y>7IY M.S>7!HQ%7L[)IAZ[J0[N%BKE\6D:L(H*>%NMG-G=TH!!+Y03CV&:VJ_;6,+V MB@;,M\AYH3?\-5-
Q]=&S/U/[N9#5*.M*&SJ;;A)QA[P&M/*$T$$<7KK0X91J M5%W-'UDHK6Y^-C,B4W"]J8OL*/+LPJFV@^TB[ZP"2E_E2DG.>U\GAGKSS]O MA&D":18VLT2TA =IP>'X-
=R9O]L'=$N]D,,!M[&:;O2WDH";9A30*)R;D*^. MET14G%"^X;3Z/'\DL\7=P^/_Q^R:* W-RS?_)N]O%2)JR4X?O_:BQ M_Y6HAKOQR_I=R"?64 =O,Y>V7#EG0UX!B2^VOKOUP_]
4WF^[W>(4 ;WLQE M*S[5^T@C)^!\)SUO;2M\3B[G]_/K MFQ5YN)V:.77P ''/'>;=_(///$P]OZ0>W3AM]E0[B,,=(5UQ*KS7HB@+;^QT M]DCY;1>AF,\OQ47YHFZ2*$@?
=MG"B98Z>79-=M5H[;RL#-,$J(M'/7"\@+P(JF\=&ABT_'%M.0%/-IZYW73NIZ$* M;FZ0\;=PNJ*F/-ZXE[):^6S%].:1_#R]_6+F1%"):XTG@AKJC*_)UI\(JJLP
MKD:K\400DRZ>5A;"!M_43[6H M/NHF7]M[R=8=;:/7Q^ZQ(@+@DT05>66Z2*+,? 7)\^WK.I_Y(\S!_)\O/TT#P-5>,V4"P9GN$D7+;YSJ1';U'$)61_]5W'%ME?(?O.6_/B M?6T5W-
$IXV]Q8;ZZ/-X8E;):?=$])WPB,DJ]D=_B_YH.V%Y=?P@<;^WLX6J7 MOR$%52:"]TM(%YMY&#D[*Z)5C]">%,(=H.4^Y4.R6)O$%;8J=KVF#AH=*E M=)'7L[]&CJ$%CA^(A[(?

Z=JUPI!GK.-G\>S_.HB+_;E$K!7(*(C!':2JN!2. MF[64@3?0E3U17X8I:D%'!<81,<(6]_0UE\DR\#WVXUJ\PBJ^B]SX6D$,;K90 MQ27/%FUEX&4+94^4[^C3UT(&V(+*H:E#(F/!X #=
[/:PC,T&&Y CX2A?;D&_ M"5;)L@5E>8*:**2I#FZ^D/(X3PZU%? R@9S9JJTZES\KESCKMQ7_C>D!0K^N M+P^[G16\041;.S^(^-NO:S\4B<5H/*.PR0:.:+SP(QJL:)A:8B+,/U/77OEW
M\"!,(2584ZC+U,,=[M*>YT.^L1+>L)TN99;[0U(:D=9.,'1%A"P!0LC&8 &U7&!OP.S!%V]+IF=9%?BNJX8Q49\6 M-*M9L)/XL1"B'B>U<6-JS@4+
[HN0&30AF4F"$Q.C)B1W&!TE49H%-\>9I2-" M&"H^!X#H(4,X)E+K^3F@S[S&4SI.?".,(>FSSV1"79=ZS]$6Q#/AE(2'];; MOM8+)4^4>OR=Y/B]W(-_.%%']C$0AM/@S^*U=FI?
OB5'+ ^6F_1S5\QW*4+N M*!(W ^O JR)E?6MY>#E6BU6-.GSAP:T"DE\U<7A918=3BD/96/=,'I- MM$]X"E3VGXR&RI[W&&@J('%B!@N 'H7U9< L2#69H*CRA78:+KS2UU!D.*JC
M2-PDI0.O/$MUD8>7IK1XI1IFE1M?8B^GZODA) 1E%+H\0UGBN80WOM):LSWV M]$;V?A!M?-?Q24B?8:%%@Z9O<2&;2]F,?GT@=C,9A*"T3
@CRN8ZJ4P8IYGWK(>BB%]7T1:K+^ E829 M218QTF I629(Q\8BZ^"P?P#]3;V/#G'FNZ[%(+?<*[JGGLVLY+BUZ>.D98RB MVVJ'2$E/)"=@-)U+2W?T]A)OZ."E6&8E".@O9RG@7N-
N[H)Q'*1G2F5RW M;LYB,1@>A25J_AIQ^1#-2/[[4_?%$OY?V*#/B=YN/-OA>N7HHH,XW.S1%:=" M0GU%67BYI;-'R@GIRW;NX_VS6#?)E&.A'F-PG0Y9GMY(X(2_IS<:],WSLE-2
MB\UBLPEI!"DW%IOLR?-IR'[)#U@YUI/CBKO!C7,_37)QTHUVY-(YH@ZAR.>- M6EW4.Y?T4W/$0?K$(&)QB\1R3&;3L+-*%+A=%?!:%/#*#"'3#*^<+::)'0^,
M>89OV>C,O'!1S.RV.$3\F-MA=X#ILWBJM.2Q<*G!J#;A./N*?C LOIVA0S+> M8:MF_W2E-R3^(8I/K":6Q.\,%VPAPAC3W(<,S*-MD&+>R 19*X>LSY%=%Y!U M!++OX)#
>^/'\)L0E$X)TUTJ;B;4A%KED?SV(O%RGR['-!W-ER&Z=V#&>RQ\ MAPG]9;)8,-@Q^-$YGO\TG-;HIOP(_Z0Q\#ZVM=QV+AOV"3<_W7^=<]LH?$# M]"M_;JVWL\0'-I!6Y;RA=>-D1B-
?H.+T;7^*D:]+# Z#WK4+II\?H$P&IYN$ M-1A-$"J,)U84!<[3060DC7Q"F1,9%_'9:!/]P+_<@\VFJQ/")!'/C]CT=.< M=T7^CV1]"""I0$'MNR>!&N,NFVYH
%NO%7_/'86!$N)&0#@ASW#NQ>._?PXL M?D$,/(XK#_T '.3YV\$!?%@AGFW-2G.UBR)%!).% M@3=0P@7QL[/4L];+BC;*6&9_IC0V&S!2B468'?)_HVCJ(QR7R-JR=@$4I
MLX#7YI^)EPL+I?[K8//+(,1Z@ID"V"%2]*18;.)?BBZU@)@ B4G9'"(('3!X MX)6\T3#-\6GWC%OBL1ZSELR3((X-?@\A #:369Y8T(\8Q_MI2H@^9=2$V3@[
MMZ1ZLU/J*V:_1^T8ZP>&4YA_+=NJS@+35@;.06$G1,HGQQ("QC 5;N.&COB* M]9%8(>$:CQZ4MTPEB7FD$1LO0'<(9JV8INE7IRH?3&5AW"%0[V-Q+;RL)-Y&
MW6"O^EIU(I8W5@*"R6\@DO?)W;(PM#4I:?&SMM.AG?4L599OF3- MS5C4G,XNY/,MRM;%'1FM$"AFI)>HB+?UMS-?/8O\Z6P254+%86"8WSW<+GZ= MS\GE_'Y^?;,B#[?
3^Z6AW$@#N;S;N_X;I<6%!+.K;/92'$%8;BF- M'IWP]W;92CK*QLE$O2!8FMVDB^#1G!+3Y*;>4V#Y9US$6R_\0:W8+C@"X&\V M%_'YG(L0;.,W2R?D=4L#RH8>^;*Y?
*S$@832>X8I0X>FX5VN+]JR^1:<+-@Y MXKB0N?PK1K]1,2]+AM0T16J>0YO90V*#"+>(@$FF.QF\B*JV=2,)'))7\\3E MPCMJ@8WVPGN$AYH"QWN^M$*G<82L(
9G7]05ET*BAI8R\(Y^E3U13LR0/DDY M2>[L)DHAJURJEG"]IJG(&$QYUMF(K!# .=G]W.R7N9NZ9)= :46%-]K@@^%^BAI5I)(V6F9G2DR*E:S CY2<*9[A254!,?4<+[,)E.],S4
M(T"%O%6E*0-JBU2$ MU^\7J*'(?A2/AE1[=E\O#9,;;W^("2>U@61&X'G]9APHY[E\EX/9R6#.;E-% MB15&^?KR+3_E_RGP#WN&ES3E-E11LG5QDT@K!
H'[F0JXJ6/=N9WR%F7TR)>ON!ZL/#%,# 44RX) ""]\;/G M@%K#9TBL &Z1AP\T6,(F,HRWUFP,=N6X<,&^Y;&TMM)PLT-'E"H.C;01A9=!
MNCJD(Y@2S82I)ESWA*^7KWGG&NO'PC48 *,)8'L&&#\SHN^$R/T!+B7PU)[. MFH8WWDRDYGBDSQ4[^HTU<+)#"V_3,QKUQ9&?O) T7OT28GRX(>0'&SRN+<[/
M"OK@6&:LD0B5XDCK*_G5#WX?]H!#SU#N-KO*6>-S7C0J5Q->ARTW4V[0E)E'3)M%%U3']/UY#..]YKBU,:_I^#^P;M MO#330)MZ.-MO:\^SH_,2E9!/SEJYH-J.;[R-
'^S$*NY>9.F$#8_(%\E/<[P- M^R%Q&L]<=DVRA^/";'!/J/=L/6=7[5ZIY49;LK,\]EN^X1K2X(7/ IZ2V+$/ M_(,N$0X6P][I'T(?!,ER5'01(UP^N,/$^XXDM[PMB$50T,5G!S2QM^&[N_V
MY-KZ&'J^4ZOUCN=N^\VM('$0I5>GI[._?+E9WJQN%B>I% :-TYF_>W(\SM1P M8801)R/56?SNKB5\CI/U-L#43M(XHEH!G;)@;R$&/P>H.-.9&G)*)R132PIZ
M)^D39L?/+@ZS8V,"H1P6Z[P&LK?>8.T&";<\BNWKOU/[!E[N9F,7,*XX1BJ> M]&-_8P-9^R;-OBX*\[Q7JZWE_13G;)?_%KW:,#H^Z_^+-#!A?P:,BD,'@$$O
M^V8&D[S%)U.1XR^ML(M/"RX M@-BQ^"XM'D&<):J1+/^L\444^@>=:79'[H'20E#[*,NP: MT8"PQJKX6S-5XV9#PV:34#2W"!,#YSLK^)WR)Y^6<)TE>\^XHKNJ*X^36:4]
MS0\>*POC'>@UFZS:BC/))!-M%RT+E M1?$VUB:#E:\"I5=8,L$&-^I7@>6%&]8;L>'ZDN\:\>?D2[P/X5V#L/Q/M7OZ MFE7@#HD^\,S'D4[Y>(.O%R]U1FQH]
(&/+\M5P*_7OF6]7>T#"+45< =4LZ_Y M*@NC;>Q2]BLVG2_+$DBNS P$N+-7.'HT]UOE]^F#NM;^KGS@P@.7%Q:Z]^I M'5O]=A.&!VI?OGT)?TH?
=YVRR=.Z*2AUR<09MUH12Q>/N@I$OJ2DS3WE"51L M 'GB%I P-H$XW 8X LV#*WO'^,+BEB0E@58F]8\K3\@UA24%EWR&1SIO?+GAW?7GV[L9//!
['5#;=BBYL];OL^KWO!C[(:T]#4.?]=!Q[?N[M*:]L>1ZO2]^+!X!/U5]:WN]<'?SP?MCU+C3?_$)8D'00;Q-RDWWT)+F'U/TL!N<>^QC[P D;QIG:
MA./LV_K!L+"JIT4RWK&N9O\T4Q\SI)K\4G-(SAZS0VDD:,Y\%UZJ#^ ->P;/ M+NF5_2?7$4DAPDI.#%-4:6;7<4?<8>Q>M"T!;)%9UFT8KU<\3M;K"\=T<*]1 M-O)Q?
A^>JC_D]A1EX_QU,899G+)IM N9F& [.0UI%T;-_YP3]#4GP-0^CE@] MQ35GS3AF"HA!+>LJD<\?DJ"DP!^2R\]-=7#V>ZT\S@_B:RO@'9O+F:W>\F/I MQ,YU/*>->)B1,PY?
AYGP'SQG[>PM]]+W[(;I>WE1W.%9YU]A:EU2#F\PUEJK M/.U-A.;[&S,S5U/N#?=R?8O^L:X\[N!K]/3DK?EQ]8G-)JLV5G&Z'T/_4'(J M[[;A=G)3'=R-5LKCIK.6M_@O*,N9K?
G,Y:WAY]_[=?KF_N?Y!U MEXH[\C6AEN>&CB+QLH I(S+_&R\;3]3HX\)N#E'VFZ)(R M!^C4=?U7>)H [LCP9UYO_;!JM-*_5MRL-Q#JA/N>+0B6#?H5A*,MQ/1 MZUZO_"<,81;0S)S"-
B3]A#,)"-] 0XP2[$QLMZGB@>P>E^T=BS[/&FM%$$= MM%80?'ZT5NZ>.5H#>WJCM4\"1P^>TV*NHX>S%!TS.QD-@)RLLZCA6B9FU'Q5 MB4L+:CJ1,5H6JO:D7\+I?
T;8<:"D'Q@$L^#!?5Z!1?5?>Q"N_$Q=>^7?61$_ M_IMSN7Z#2*(:;BZ4]3O/?4UU\'*=M.7:N TT7D3^Q2[6B7V+IG>$G/7_,2D;JY66*:>PH, VI9J6HC&
M'>%9;!L/RGD9D9@7!&RQ3\45Y?:F6 M&DZ4%M>1CD!2$H"3<=2Q2!,BM:J-/.61FB_='\RQXC58)Q9-?(_]_,)^XKE4 M'*]P]_:-['C68'BB*R(;V+)ZX5M6KTZT)>LMLX9"G=Q??
7^==^[M] M0+?4"YT7*+^&K$+OK)/]_H'3"@W[#>2N&!PMD0^?%FC@AGG<'%GSH*@X5X^/:NJ,: M'VXS]=J1PFH[Y MCIE\ O0NN\QA%78UR+OC:'Y/?OA ;.8$'KX?$NR.1_X8=F
39)T&JPB81:Y. M%EP-=QA# OKY:!B1ZR@F25,#N'8 UQ[@LOM;GY:#8>9:8>AL'&I/PWO?XW^U MM(%<*?W,.I)Z%#OU)>6BS[[:7!T+#W*.G6#6"'Q?._"$I[@[V-Z^@(=NYE9 M
5!FUT5LV#CZF9Y K>UJ*MN@^37VH]E13O")_5XO7;4,ZY&X2QQ9YK=&JCSYI<6.* MP/9.F8G"V\ILS<8[OZH10SF@C[[KLE^\6H&M0)-==(TM?#4BW/5N:J.B,86\ M3G<-S25JB
L)+&99A[XT1\NHZ<%_Y0MD>B+256S2ZS[^4WF8_GQF/AW_Q6 M_9YZ(7VD+^S;G:R*]:7C_/BV$=&N/%NIX+SXM=E-4VLT.2:-32/O$N/>CX9- M^\/W(?!?G-#4I9?
6!7J;S:]=V$Y1>?'AW+8]C/X3+2<%S-*^HIMV#DA MB8F&[@(CQ'JVM8)G>L%$C9PK'^D:GK9]ZW^XGRGZ1^'*8VQ[FJC'6OX1N/+$ M5WQG9'?
PZNJ.28JJ_5>_F;*J/;AZHWO,9>PR:VUY7I+ M[8-+%YOJI\^:-M/:RL ="$J(Y$.BE0"\P:'F1J]A4KWW-4R7.2PD*%\N#0O. MWGC%1PH>_-#A;WC_Y;%)BW5XFW3OO3BYJ+! MD*]Z.*
7I7@Y;SC7>WV:8.9[D>,=_,-):C*26#0APD8X*YI:V7-R[U;O&>"$ M/W?1[/3**9L'AI&SX[GQLASJ^*8R6?,H!_66AN%J:WD?O[]C);=JC[0J*,'- MQ?
U@*C^7:JL!+\OVY*=Y2@732,1L(Q^_)\(Z!$L[Q@%NAF4$I)B@L0AN?>^9 M!KU 7Z+DG$FQ"E-]I'BLX5Q)L=)/\Z28QCQ<%!36C9 4M0/<# L"4BS'0@G@
M2E%C)KAZ?.1IK%S.6,FJP9M>*:F*AQ D$!T()OY>W3!WL,L]2"?!, ?F4^"* M=;X^Y.-DD]Z0E+J)W58X/M[IS\4>#P54#XG*EHE,K;WA@S:WQG:#24P\H)"4Y/NN:)4FI,G;.09"9B
M.L^%"?&&4UPHGO/4>X8C]Q0J%!ODW,BI3MS<.PCB_9WW.E*(EX>'<=O\P8>2 M8T_%]Y.A/(IKTMB^P5D>&!N"@IMUGC,%2R+>W^FR?Q *EG7;/ 67+C6?!07W M_0U&?#Q-
!]'*2AXSG;9"K^M9MC.AQG;.&3GI-BC!K?HX J<;3N,GXHX"3M_G M+LH4CI0%M6'=RQFX$VTC/FZ@SWE -88AA@+2P)CAF+#>7C<'(R<7876A&3.]HF(1#?>H]>MWI=E$Y5 M$]]
(==.N+9<\BNU I(P -Y3:4/ V'#VK-AE8N:O7YQHZW@+C\+'+6#5$?=: MP>?!9,W8J=!9M=3Q39:.]\P"..6V*_:7"7GEUA)F M+J>^8UY$37M](GV@,.#W&2QOT"/
JA(]V9]$Q7+3#0.6@;':!O[A>7OMO'!< M0IV$)ZOC/+BO%:)*HSH9!>-GQ'9N(B)'"PSGW!B;3L!V3I3AJ)ARH"_2%- M!KP9^60#: %_XB=.@"1&9T6]?HA30L<9$:B'-9.EU6
M(5(^M_Y3RJ4?/^#GS/[!3SF3DR4CS8AZ(^',WHCR'X =^Z'$<^;! MWSPW"GYK2@BI0]YYL%EMPL?.PL;/70,D="R;Z&;I1\:]M=%KTL:R;0V:9G#9 MI/EV,#-581&T*KV5-
J'GP5GUF'7>T$"2U4K[9D:/.99ZV,@PE)T/"\+GLX&A MB]1DY)\'OTDCJ7/3XHQ83]Y%1 18OUDQ$C8< /GSVJ302HX-\L^('&60U+DQ M<6[D*.5BKVMR^0GN/^YF1!^\.-Z-
"*UD>.8,J)_VSI7KQDQP8Z"U/KG,*(<5 MKY-487!/HYD5!&_L4XIK30U;#MVEXF8Q3:CE::RC2+P\ILLQ[=? LN0/.>HZ MVD5E9IG>A3"-7VW:#/,7+.INQQ6VA^=?U^[!!GS6Z^!
[1N/04_#B/,[=%FO M%HM[UAG, FH[$5R<2^4D'=K4LT5WEOP%.C/H&!9>U7@.DWVX21434B?TC,8X MO$2/#Z(>;PX7.PJ2ND1BGTCB5#+43?
WB^[C",WZSN.W(F8^9F9<(GGT>]3?& ML_ED'E0N($8VMZR-MA%4V_O/+J[3E\;5Y548^\\N4!VRL^P2,'_(VB8.L_>TSE+XRTM\P,_6=/J0;7N?>2?TK[M2$.;+V?Z^7'M3\NM',M>
(U&7AKN'Z8A2^SV<$5T@Z>K0('LVV2;T.+9J>KTN M$'$++IX5NCE<%"] M'*)/^CDPFM+%$$VBQ\YS!BZ%=*4\U%="T*".:]FU!2P*UT'T23\;.FQ[%423
MZ+.@PV&O@>BA0TZ!"1\RJ\='A_](]T"*BYERKS+>'W9/K-/8)/_6^;!JF6S< M5*@5P:Z/JYX(QDN#>MTS],"J, @>2DE-0K G80K,#(TP6]6K>=?%/.$=[=X4 M]VE^8;^C_F:CL@]4*6E,9-
8*'>D-Y7(Q8R&J=L[TN1E[LN>::$? 0,.@E$#@ MQ())0%_3ML$L3P$_II2.[QF 06DN]A4#3DK$&PE #>-M,#*78Q,C_& ,D&A+>>JY\&A<N;0_[7N(M(*01?
9U2W&)#A!I3Q#:X[^DW#TL_NC[^JLXN\.!2^QG>?.2_HM?4IH'E?O9W M]-:WO$O+^_V>OO[J!]]/[1=*V7@E.^W$W^]69+*CV.BK06/[@8OE%@A6?LNO)W*[(:Q M#2]&R?
7GV\O[7XD5F\V7\'>)X<2.+1^VU\#^&4[7 7,=#8EM)"M?_)9A+,PD M8"0&?'OP@VOBNPT!_!OZ:?G6J%@KD:^/L]!11R"\12%;%
MNS[0U@'5*KUDP123616!7Y#90='SS&$@I7_LYRCOMRE?JC#X M=4@<'L1BS=P1P'9C2WCL>F0C+-5DD SO:KCD6ZNM2J-O*U(C5?E%=ZTQ%(&(] MV*07MJ_6_FYO>6]_"-GD-
F+M?Y..7X)T_!*RGUU^0)--@+>P"!&O$+M@.9_[MNF![OLJP*S[#@OFY!@+83.%7KLV,[+R0M;J@Y;BNH1)..FGG$Z(1S)39S_Y@0TG>UYH&(&?EV\SUPK#Q::D=+LE+279N,- *X(-
L__V M@O$&E5[WE&,/Q$/?4;9\,"$KYCJN=;13C*H1:KO&IB3[#*)3%L'6T=DD>.31 M*>U>K]%I<$'OD5KN/&13#;Z)UK#\45H4=_34^5=./?,'&_C!SMN#]G3(&+T"=0:^;
H$9O"9]9.:@R?;@^[M-_++,J;TTM(43! M80U?A:^E-*X=E)?&&=J27AZO%I04Q=NO-!G<97T@D8MD%J*0!;$AFY]V);CC
MH!],&R8H'33@C;J>_-1Y#&'2):NJZ1R"R/#EQ*IOA%VVKE1TJFQH(E4+)P&U M]#H=9#=703[*;N%]VL]UO$E5C;2+MO@&W9$/0 $Y?1W3'K#'XP>XNN?7EQ. M5"$9M7WQTN?
Q@$9A^N/PA;Q%X#RSXA ZUY2RZ=9#0'?.87?EA&MHTO)=0Q<5 M. FS3SP;QFO*\D(?3S&OHN8$HH !G4R@S$H:C-'ST79?]X=4* M[I0Q0F,5Q]@#*X-J(4$=^ X4DUFAF3F<*
M$$X(+E=B@A'2(VK@:Y@;"29&5L E4P\W TA[GH_\QDIX(U[>]$[K$%EPA\7Y M3J*FC^C>T\#Q[65D!5%=C/ FDC[P5%VU;I*/EYYZ\7*X%>N:M6KS8QM4V!:1$N?3$Y*\$$?8D;-B
MALO\ZYYZ(7WDZ?@L#?#7B3X;%FS$3Y']*N6>!>LU>S<,Y_*F$];N(8"374^+A3P). MCS[#K<9>AW':4)UMK>"97C!1_21T@MN?XT!B!::.DNSA[@+K]MYZFS-D\L^<
M[(^1U#MYCX6?,=F?N(B"[!.KL(]F>\8T%J26>+4SRRTVFTO+!>^66TIS(_=; MQWIR7"=Z@Z6)3>UB9%L9N-E*"9$\([42@)=UU-Q0C0*F[2)6=\'U38IDD2K% ML-PW+#2)4,A-
"23*1E473T(]"4%_LL9'O^[]\!!@)1)E,,^ ,M1X8LSD,!PC M]+??.?=JIXL#@, L@'%5K,;@SNX OEZFN[?E[B*AL;:;$]TDCIWX6FU%=! W M9JKL;[E5C^"J<(3*B@]1\<>%V1^I
M9^=_/>Q%HL&PXXIR"U?7Q84KLZ=I34!A51\H&8@<6X,P8AILQWUC)CR==Q^K MFFC5)4AQC):R4<,:4IWF:^0D)"LJA/-ENNQR$2^[I%=<)L3QDC7PIT-$/)_)
M1;527(I)2L>1DS]TQMQ:12)AXZ%QDEB+ N[YX,56%Y$*1=GK?EE&280 M[+/@.61F&5B#B(;[Y][!)_L#.&U\DC^ CR@F]^F@/KZ"PH^I3SU[P08W06E/ MTZXFSBY'P?
NC1W2;JN&=?+F0OF0=SA\-@J!%A MQ4FZ5A5QAFM[W^5&BC@.M74;,>I[\#T=.=J4C;S@IJ3CM1]%\@!OW(\3L^O7 MV'9$PS6]A[3JAFW&CO8-
"$+UF;W>U@S+3YBUJCA6$BP[$R9?:\PDJ.WD44:" M;/8Z# D&L>V(2% ;G!(D:.3(VX 0F#W+5I9OJ3PQG,U^8*%GN3=95MKVN2+5 MA.,DW'XP;#BHJR 9[U13LW^:DZ%5'\/-
S"$Y>Q!F@#2!9LU=VA_[30A9ZNR- M9SLOCGU@??3;')ZSAF$O*W&SVUM. $.*,N[7*QXG?_6%8VTN2D79R >??7C: M?8@JY ,S%0>HY9L[T=:*B,5&G>D.3^23)TH.WMIW7?
8;!P:NO-0K#6#6 M]MP-KW-.C*T;'N #M.Z&\S:-L1L> -.3;KB\#6)*'?E3 -!80? &EU7Y"+EA M\4I-$L[.10,Z,@DG:\3@78/JXDPO22FY8L9#L6H2S^<,+RX9@ZG?-2-]RT/G MN!*D:='G+-
=WAIC(P>@QV2'T-W4#QA&MR)A:?!G5$HNY90(DBR?FUTG620=L M\5ZMWVY(V\+(.:Z!:%KN.,N5C:$6,5IT0^-8D3"U^#"J)88A0+I%MH2P7&^I M?
7#I8E,&R(,51E<'NH)_5$R56@G R<3J6.37">1KXUT>4/!!-1 25<"QI4.KFCMX-@$0QR31/9IM'0E$YXSY.6M-'1F=&04?H9#^=T'P6-CU3N_:;',36(M/4.J*<&M,^OD9)X9
95Y9H*+X.=^'^_LAYETXI<;&(H5U%^<: NX)*>SJO#! M1F*?/EQ9;^$BN/,#&D]HEY'CNKP8*][] TAH.!MJDT53D>6:Q)\%X4D[.1SW M??I P";B!P2L2I>J)H1;1A+3L'-A[]"F:W@)8@(?
WQ,0F1G299L(4Y&2+KSW M(QHF9^I*\)/;7VHK#3?+=42I?.>IE2B\[-75(1U[4HEF&'U%L(^='6,M(S23 MFU2P;Y3_E67RR!MS%7V*F<1"@51SY3UR:_@53# MS>
[*WUG.\1F>FF)C:7I%O\H;GR@SAN9W9*FV!BCD&FJ"NQT-(!GN([7<>1@Q MP^[H[HD&E6C45,#>+)M\+3;0JM*8FVJCS>J--A%-0#81PLEO0KR9+:;AW7T(M_#T-
3AY$ZG"Z]_(0.AX-PVD8TB@L#;VZ7<9H];,2J6P\?;L)ASOT[IU#MK!. Q=G8;$D6QVY;3@: MVZ(Z[F!NBT,^LF7KX@WSUAXH9_UJNSAWV^\1UT8^& R9>QK%8&32>[W,EUM?
MH'OJ 3&)B_%E(Y:6]7'&NC(2==?U*BLCGTXHN=+E:IZU\X/(^3L\R>2'//%? MDI7%@VXQX'](5ZCLQ +C-_#Z0Z5\?S6W3)F3.-")+0[^S+S^MTYQ4"UA?''0@$93 M'%14'U<<-
#FA&@=_YG'P;TCC8/ZW@^6N_)\""BL-JZWEBJE$A*V]\,=(* MJ::(D1(VKOAIYY)J-'WZ +/&>U]AVE-2:121T>!S]>3GN ;Z M-MYDM[8I$-. :1JDW>$:_\QGB#O-TB-R_^%
<9H3O4'.46Z3<@:YM@IPLX!^ M+*4ST+62CI==>O"QKPQV%7FWXO4P]OP:JU5'L(*H226:J0U'I["R/)L*[#KFV)) M.>3ML,JS0B,\+H2X!5::JMS\,HDFFMZ5?WB*-
@>WMMV=%,+=Z,I]RK>X8@F\ MS:W"3M6VEH@SNN!]XX51P]4/]" 7YED'W096=$A;#[U*5,==^-LBT/I:/@-9"(7,*5$[^(.B\2RH1.UQ!X;>$Z'-H6%R MPB_,<;SGDB7N^I4
J9JXPZ&%]X6U@^9J> .@C?'*JPVI#E(6!(;R&)A!P$14 MW_O>7CFPI2OCCNUV&.3#6ZXFW@AO:7^'-,E[U'$^' X7>Z/A+K4[?:OCQ;#; MT21'4,.D]1MAM_@3)2CZT?NK8*-Y"TP?-B-
\!.R2,F*C:<;[:S\0.Y:W?AA> MOBT"YYG)@O7\7ZD5Z'LG3%7MZ$BI%]P54] KZ1P5\?7C^7#)ZI^XG=D#%/QE MX_@(
=C*2KR1G+D$[!W1\V9FOL.*!KLXD5:DJ89X!Q)MI_!L2%71[8%)EEE9)-DI MS75*#"GX;=@OZ[;5>5ZLJX1X%]9MI?!\6%?-[:%9%ZPL\BZSE/\M'#OK#OL! M.#>R__?]"%CWFGV<'#(
5/^TVU[I6?&N(N8=B+>EQK-A7E6_!Z9>,/.(><'4 ML^#>H3\!\"[PY,MSO.B7B7$NS!O*X7G0[QJ;@_-N\S* MHY4&9NEYT.ZP'P (%PCR W+6S2"!)[AMQ4 U2_K*ND\&]951UR1==LK/
O6 M[>#V<*R;IUHPDT3,3D[#HR==_@_!(Z/_9#!(WWQW1?V^^X(YT6=#3V>X*/(M>JFSN2FB@Z"^95<''1-W='\=OL!@)V#/CZ^[N3^.$[$CXVLSG^2,S\CJ)6QUY6?%V!V_P7!G
M9\^.L[OZ/Y*SM.-B;5,?Y7Q/UVIF;57=YT7:G;[8*=NSX^RN[D_CE.X(R-L M,Y_D?,_EZN/K3KK/AJ^[?X'!SNN>%5]K<'\4YW?'0]<&O\BH3O3J8^ RD6=#
MK)5X=3WI>U8T6.V5@9._X^$J_;#U=!9X_[0)@7;^^.'3#Q\X]& MM]XLEY%M]&P]T_^CL[_=G"BMZEGS_S=C@:0,IQ;4YJ3OI,@G#33'1L@%W4I M9BG%]M<\-3P_-
JGM8VN(C#WSAJ>L=SS^/@L_*[2G060Y'D1,Y),@,XWL8MLF M9,NL(Y2;1RS/)NO40.*"A=_VP3-ES&P4/A5D]%$-]R5CU >7VL_4GH8SWW79 M8"^PW&L_N-ZZ3][;I1\$_BNPK6>
M\$R)2[-\Y)36E[?*Z8ZWE%@[_\ F;02NL&W3PBA+>!,V3]MN]W1IY'Y8&S/[(>:$K*)B^G!:"F MEA]#6ZVQ6D/#S3UL:>Z!U\R>F>_Q.W@KIJWV2=>&*F-IPM7^EC?AT_)C:,(U
M5FMHPHETH\^PIFM^;-2R?+7VM0\T5A;&W6SK?)MJ@[VJC32]_1

"

C MX3O6: !0]V3.UX&C.YZ)W>+[G8/4=2#ICK6ZMY)R";2Z0?^5]P LBQN)G%D6 MO)@9W[3IS%>/_5V@-G+K<5^"J\$K?-[6;L_S,UR-G.'^MHU^AK5A-XH,+YL=
*MM#Q[LH9\AI"AP*1,=JQ)K,(G>WR!9"4YG$+G>)A?_R:>8N&W"!D"_/C)^$'= M9B@!?MP$/S8!T^H,AK1 1XL*^?5"6<7KB4;'F%B]>GV FVV\AR'WF1V6@&7]*
*M)@3>&N^3(O"&H+LDXE0(9[*E/XNO;CRX-\ 2 >1? 4)^"2%W MM"[5(10N?IN6W@"V8VHI" IG,/(E3RX&O83.*M6N4):RH<8D.D)GFW&!(@".;."O*
*D7EZ2L8LEXWEL.4(J44>B;2SOQ^PJE4!FV.Z01IZ^3341R2N5Z]SW7RL02)[NT*8>QK'/6W! MCGAT.F&'Q6>0MQR55;*?&O!<5XB4Q991>Z$JB!L&1F],+*B1!>!TV2+:S<<: M@--*
MJVR?!:AA]B713!3C)2XJLOGRF&JVF@PBQ')+<'3BH[S/L&0X#14L*LW M.''P,Q01G#CPBR*"TU ^T42 33Y11(!-?E%$[V M(-398?]0$P_.007GH()S4 $^^=6:@V-0P3&HX!C4*
*VP8"8Y!!<<8@F-0]TV' M_ W'H))T-5XJ+=M-A;8[9%5=1FL1NNX>@Z*B3[$X%>SQ" D. ?UXP'DK7-0 M3;T9+E%3*]JNAA=])\N1VFH^UJTF]28SY2,QL@]" 5!,DH')Z$"(*
*E.0OU8(/G022AZN2A/ M5D)WW:XJXWDX(A0+)#T*3D(%B6APV" X"17 Z_5.0F72)!#K(5%2BLQ,+G." M"0J#D7L2BHH&5;(G(*34 $XW? D5"I1%=:%29975O6PE -*5]$7WDDH5(2+*
MOLM&M#D];]'W:9\ RM^:,G6AE<=M:[>-:?>M3Y_O?O<8>M1P]3G,C2YDU*B MUT%[OW?\$[$8 XTPP!,]$TQE:\!K4V=N["_Z# M^V!W9*AW]UXC;XT*
,NX4Y_9BQZTOASQJ;.H87L.XU]J@H;\Y2";J"O4[0W:# MS.NH3_=V$^.Y[JN\",B[?M_7"E:K\SH\,V2HF<8E7)V2@WCF8; M9H]"[5(3;_5E1/T&18 WB0>*?$.1Y/4!>2>#L&TS-*
8UKLYP7;F9&<-X@S>L M.IX+8/APJD;>VHK5K0&\H67=K4OMBUGWJ.YY54=_8+! MV)^GFL?=4O?.^^P=8Q)4P)LH'1MO3L)O,BOTZ&N<8WIU>^(FF-S+H-#:S^%9 MI?\Z.
(.U30\1%X!N_M[D@'NC\LY^T3@='(&0>\2+E^"#?_/J@E]9F\INXIG9 M+"?\WJ:1# YSR6L^&J>=8Y$JJ.HKVF9UB_B]/C$V$2O_=JJ;.[@I'/T,#A&ZN_K._MT=3[Z-
>_N&$QBI13+C6#M;5>?O^$VINVBD4;HO;[[WJBW7UXJ),34;M_A.@A M_(6N(/X'SM#HFW\?>%(F[OJPE:7AOWJ[3=J.=>NN#4<:-68U%+#PDL[Q#5S MQJS0:A=4=H*
*NI7Z=RSMY_,U!/"H*P_"0'T282'P0CDC\8"A(D4%<#_^EN"#$ M2(;_Y0J4WZ3#72TS'8]&^1;9C>5XIZL!5EZP VI 'E\9#EM-4[>M*J@%TYF6YRG4C')*OMYD*.Q*>,TFC-4'GA9.QT@X_*
N5)NNE\S^R/R%23 TMY M/@$*B:X\>4^#L]="S!CU28<%A>XBV0+#U A>&3N^46"U.ADZ7!CQ:KFO\XL!=<;JU8(TI)(ELZ&$5&F8U4=L M/#9AT:7AXTNS0ME:Y?

4FPT4[=JD4,VPM&L9W/7G71G^=Y.:VT5;D^KQ?+Q8B MFA2J#RCF] 6XN%!H]1?UBI+ME9>%RJRV8'D677KR H5Y)ORRZ(*[9E$19RV
MVLP+\1&Z].0%+)L9C_.MILIU&X/5@*^4A,@+ONN)KD3@=',+ICSA0&Q=EKKI M:#H,+84*G[ZK,Y6<7"793''=5;ON)_8PGTP89 M38(ZNO3P70=TA&2&5!Q^S@S!(!QC^$&
[/[B2C6JK[%*?0D5$%\NB'5*:1@X!]9&\6XC M-.$UKC@IY#FJF6-(\Z+%K%J37IJJS'I7@U!-JA6K8=DXJ5:DI$\'_R](':Z:UU MADR1CM$V /^2?E%)1,Y\\G1A-.W+6BHY4$*M2;
(=*MA,4D57GCP]$F'R(%E> M+-NI3"$FS>I]?54;G9LH-)(3675BS+BLU8[D[4Z3&65'YR.:*OE1MM.84K\+I M)\HWC1+HYVETY(E=<8C3M3*QXE*R?@__^.*NNDSW.;!<3]6Y+
M9<:3?]-%">6O+3C2B33'>45D'T!M0K;86QF<0[4Z1=EW-2ELLBK2K923LW:U4ZI M5ER@2T^]+O4RF34-P>3X2I9:=&J)'&B/SLXJO9G:E2J9Y4#IIJ4E@.$,F8Z>
MQW^M6.GQ?''5)^6AU2YH)1KB(;UDV'IL7ZM,F@E8TJHF&>J9764'I+XKB?# M2H['[+2775?)F906^M8+Q:9R^*XGP\HSF7B85G.9=C4SR,W7*UKK5-FS^$^F
M1GRE6Z@M.#K:TR;JL"U*=FO@/B M8RY'%MEQ>-RM9=:,CN'W1 +CF$&OP;P;:4_5LM+HK%(K:8@O/9& ;(E,1(XD M**XJ5XHAV:Q%"W/\ H<2&) 1P N)2&(@B$,XZU/1.
S2*6B:5#P>%V,D'X* M)W$85Z=;52H7XU:&8>4S"3:;Z['G0'T]ML+Y1A^T8%PKSF8*Y6G11:"^LF5 M1K%E,)5Z2B#E[K#?DD>]D@7!\HP="".6'LIB8M!V[(;8;Y)IXV6"XN]3ZZZM
MN1@]F6R?CCEF=+=$NK9,K8XY$ MI5\XNJ?P^9Y.*]7\9%9?G(-J(Q$>-V.4.")YNVRPBTPBS2?.0G516-1C4H12 MVK(Q3R_#4I-9QMAS /S2EDM2N]PQE5E#JF6EQ*(N6 MWR?!
(\L/Z*C.T9B%N M.M"9R9P9%*<2>PX"I=1BWF-&ZTBM)K502RO,,!.KI9!GZE *X8BD:+I$M MF6YSYR$P-V>L==I(&C!@RG+ MIB1% ML_BN)R\0MPV5G %#4F9*?
T!F7OB%!&=4&%B?W'6\2FJEZ)Q;**M!@BU9:RV] MK.,8_.2N8J)&,M'^2XN+.FRI(%?+1F.&T?+$3K(CN506S.18[M')&OP-\YXJ]2M=ET-
XQ>V4)P0=NR9$D6\,VJCEV56$%PI@ZJ2HM5M!1]QHQP M)>W4CJ1Q9SY9Y8TZU^PWS4BTW^XFZHLKV=$G-@]LZ[Q[=G,\=(O0'1L5!_G= M\ D=+\4+^P(@9"P!XB]5MZR_B04P
:KC2[JJZ@N+^M!7T3G?CA7P;+&YF"=](=_H= M$GB+,?)3,CDQE6\Z%_EV"'8+,]D\)06',#1E>-<<4.< #0L]@=>LT%F7_!:! MO1,;!?*Z QSRM< "CPP\|L=YY/=*X-V
_>IF_HA"W$N!;DRF M_F5S/UBG)_+>,G4)+U.CO^F:>^8E2)0N."'XB SN?A.I6POQ@<(4'-8%\GPP M+W\@@08>'WB\K^491#9>HN?CID*?C(R[8V#>)AFK /LV22"._F^3!EI$S006
M4IEXB73L)WMB@$6^EL"?YDP7:*P;?HXF[JDFUQJ; !!E^(>Q17":",1@Z?9^ M"K27+3E\1BC!W.$[?WBW6/EJW/]>\/%60]^?G-C[;^)YG!SAE"#UPCVQ V^\ MM[7%"TGL3N:R-[M]!-
/;G3G4CQ'/17IH4[Q.=#I[9F GCU&H@$[B;R MOXA* CY/A_(%@F/*B-J9^&L()-T$A,TO/?Z(BR2\M^QA].$H,O'-R_N!4,XL MT0=".5UF]U>3==\)*7"GP)W\[4Y^EDG@/6]L1GE(J?
BN$OB%:!9U <9A+&)& M4QW1[6*FP4]E;Q.*_]-%WWM!((&K'_!+O". 2S09O?:ANR/W?3]@O'BW^'=H M*3=MG+Y*/'G0"^JK-SGJ.+4]/,3-'!EUI]H+M4OB\-@>6C;Z> MA2"
(3MMXMY=#PTA#8[D*EVUGF&ZR3V6-:?T/FI4.[>:V.L#.>5E%=)(9W6SR M*FAX;[-YAS-=21/%I5H4];3 I5;.^B6W8L,4A?C8PZA!U6E+TK_O ;;><]I- M92Z 'S_
#W,"/VB:H.A+*.AQ3.WZU=_WAK(+Z0Y+DK;):Y8+#];#5VE;_)(M2P-.')<+81\SBPF$\BWEHANN)'X;]KU6%KKQV#\WJ04A]7V$U!LN^R7GPGP2
M:$"2[3.Q<[DB5,>Y45E5BHN(TA":Q9?8"43@K%SF#D)G>\4&K\YF/:?FP<0 M=ZNX_4$-_2;%ZR_$NAY9B'TNY'V4&K4NH?'=0Z;I^Q UD,#-60R^>;KR[]P4 ME+3O-OZ&#W7?
I6*=2'WTN&UF=@FHPQ;*-,T$ZVT4+,Y5+&FZ:!B'4#474!4 M4/;V3]G[F_8\7^4$6% HO7GF& CE'H42[, ,=F &WA-X3^]@?<$^Y>##SYUI_SB;H M/\^(]Z>#B7_*!?
YUKY^S_S:P_,#R@[IH4!?]ZO8#7K ='DD'[ZP.LJT@!7WH M L[-M],]]'K?@^HR,-3 4.]"EW[8UWEW89J_8C)TO,LK\=U#NN'[(".00+#A M*MAP=4]:#.PUL-=
[TN*W%\)NO/WCX6FXU6#$9&2K*;#6H,-D(6X\HUSL=K=?(M"5B7C9FR&JXBM4'$!.G*8D!%@N/1 8+<#8($I4]?ECYO'1;_KXW(C?_=8%C% MF<+O"A>+;&0M-
'9[F\$Q'2CQ]=B&_'AL<_#2GYG.$LG(:C4#Z;4R;81;2S6Y M7$R$T?',T!3&0'14*')"+23,%GR'I*H+BC>##)L MSERS(ON+ '"N,>#S;-,!%XLFSR06^"-9@V*T?
S/1G1HHVC.XS0\HT8#9Q)!7 M>4V 3X4Q!"&,>6T$4-,!G&D(6XH3E&CP.[D0.A(,_OM6,EYG N(OU'CK[_WT MY(G@34#P%IRF555?6,1?(OR!-[WGZ XT9-'R#O]@&]T(QP-9
5UN6.#WYH=] M.: Q>G8WY9<.F:Z)PD^\.8LD_X,,U#8W3_7N1KF&^[%$ M,I)XIMY,)$5Y?N;^.KRG!&6RL?S-[R&$4[^')N"5T (*X1]#MV1DX[]- #4 MQ7UT3V\>P@_>7,H/+5UU;'
TT$LG,J][-_6)S 6.9?O_/YV@PH$B?*"(]TZ7 M!(KX)D7 >#7P"#\H(H FGR@B@":?*"*)I\H(H FGR@B@":?*)"TYL'@@-% M?$X1GUR9?3>A_KY1HP[K^+>%J^>AKHK?MB;Y)BK?
EPP$744?_K]?\5]?+=G& ML4!NN&\E?EAU$X!F_-(@L.#A^P+[->_&6\1OS4V 2#*\(*Q17 ::O#9!(:- M%[W<&BY#/FV*N<.O;W#PF1L]AM?$CT>\7WL_K,/[GZ/#?_I[+RFX>.W\K!<'
M1AP8<6#$#VG$VT"$_FH@0E'/5.+J(_N30&-O%3,((/QFMM<<\F6,.^9KX]ZU MU3BT[9^I\6!.#N;D'V+J/V'FQIN.@CD[,.O'FK-1VROK?]'..6 %L_;/T'G: MI?T.U/TS9JZ#G;+!#!:8]Q?
0[(]7=G3-K34U@>"8LBT'\UQ@&:YE)%U./-<\ M:BJO!99QR2GQCBW#HSKZ"\7%?U]BRKPEK<%[@T7'<7Y?U/)O2N?SNC/YN+N/?XZ@?%"!3X/E2V]ZC-^?
ZY&$/(=17U#K/$/U<@#6*M054:1$]8@N"- M;#"%4,'-'&@+J2UGP $-T)[W5("]V[^1U^; LM'7T?H0RH(]XI](27O)OD35 M&#D=#ZBV5FU&^ K[9>*?I]T+RABB$C M]T5_$184';S-
&1H@E:4Z9FVTS'-R M?M!)5H9VAQ%&@]B @4GL4XP)7XL'*'#OP+T_2O"S8_?QJZ=[RW]>]1/7/5D1 M$96@FWA^;J8JW+I7GX7)+B=%"HFYW9D41Y?U\V/WIJ,M*\.F*Q8'BHT2ZTS$
M4XK&HB?N'7CWC_+NVW8"O1/O?H>Y+[2R\II>JM25%=]K&/%Z M3\Q;%Y[CQV["FJ9]4NHFE6JQJ#;2N<*"3N.'#OQZ]_P4R)\RM]WY^7VZNN) MB-=6_9A&U@IJ&?=>R_"5%&Y1
+PM@'Z0/?5*>5$U-2&K8-I3E54L&Z(C<75< M&BZ^#*MO,=PE,8(<$[A:\#VK4HM?GL'?.:,W\I-\O:J$LCE9Y@>B&>FS@SC* MFZ@G:'G7"ZQ^NA\&:'0G:'11*M; \ /#O]EZP6-.P^^D-
3DYVUA5>5 @I^&F M238LN=1K?)V0_++SKV@,QJR* \XD,E9B8BSDH;2",Z_B??GWSM8@9E"R[:M MO90&B(1DZM,/4M,&19P_P-?;;;'SGTB*,.WW9.NL?SS4%G/,:9F((A\8 I(
M.:8)WZV&&_"\ <-JNI>2IB&)XZ:+Q;+)-2@PJH^0M*[:1") I@"9?(Y,UTZ& M?I2R_M_+0WRK?W?T\S\O8G0E:=D*LTUZ[:JA4BY0456V7I"BH]8**;$NU/R M72X,?66WVFL$A!?
=O?;3"S4?;$1[RZY9%]TEX\.1WF3CW+>E2FHR;TO)<#RO MA+B6G2E8E= P_/54Z7,;Y[A8+"46IL6L0D?[)2Y6Z'4SR<6 (MT5()(YW5IS MN>0G@)8 6OP++=^RK>
<"*/.137NK:+/6;R9)D>-?8.!66DVJ[<*5]_8TJU)H MO:YG)"5E=6:YL&"6LA,60GV*4E=# MDJ^$^F-R2FFV<>T-@PZ]J/0%AN>JH=P+J60G4;9>1Z "\|+H4S1\5RMF_@..
M'UN5^U%#_AY>35\-.3#LGS#DP+!_PI!_IF%?]XS+U89\E]7X]UB1F(5*=@2 M^@A[H?TGA< C H\(/"+PB, C_')LP&>AH9]V9:#=&*?404R0UODRK7M(;I'K M[8#84
XPU]X!,6.ZF14YF3KMKE48KN.&GA&K7]^9]KD=$)65..5"DJ22=%W* M+\7YC%J9HP'%X!T0S%.,_!'[OP]?WM:-P.?]Z_/?RCCR!^[_D:T)M*'3>S52X4G4^6QJ*5;#
(L\ODHXAVASO"%/9[' M!^[M5T(A7T_I[VP*8/O,1!BVRAS7;:\$8Z8J1FK^732)55/-BASKG)9,9HB M9V1SOAPMD%\G?OV;>(I$XP^W;SP@%+HUNKV[]^C;S[,<".EB/<$_N(?33Z=W
MOIG1@-D_R'/UK&GE+,6$"?(I,BO*H\;2+E.S^->1]K+$!B,;3)277)WCZ*F4 MJ=+T:#GOP*PJ[.TKIT^1.("E)9^)BP%#$.! UQ]![2?'>!.YN5W4I_FL,O' MM;#-
*MD<'2[E4M79:/3U2L9E)^3%H%@KY,NU3KO;J;2+RS9/\A2+)N3$^Q/R M0RW4O'%J-EBX^1.\?<"C)2?<'+XZ1W*].M&W)3$CQ4CG4D.MHDQU5LF,TEF2
MG%VX^OMJN4CH9$TG7VN'.#F5+,=9ML 7JC!)B;B\/T_16- W(H"(NX:(;SUJ M=N65HM(RL8Q'DO*B/7/R2J>=6E5#ZRN?-UOQDV1K)JI#I9N:T+GI,AOCTQ@B M@I6B
""^QF_D*X#P=0SQ3L+5H=:-MEQ95-I36Z]:+V&^8]K?Q9P1L=-R85&? M)]JI:7\|7W<:\)WN37W< MO0_>\3-\5HED9+6:@?1:F3;"K:6:7"XFPF@C?&,H6;^;PAB(C@JJ$JNJNIO,
M5B57US"=Y98&U#[P)H>6SO'">&L\5>FM1+F%)-R";YJ$]U4\Y0T':2,^Z!I3 M.D&&3#74T 5AW&+@.P&H9@.^E6TZX&(XN^=]:$:3I97[D:Q!8=N_F>A.613M M3=>;'Z N6F-
\!Z3+DQ?O<4]FU\2P)4+\=?0E^^3RRU "9 >;*DPSLM+.(O$?[FQ:\C+#'NF-!*+#^_HTM EOO1D(>Q GH MY&N3;^L>I$+/HVZ02*^"9%Q)YCL4 1/E!$ $T^440 33Y1!(2F(&JZH"
(^N:;V;M3Z?:.. M?U=-Z#T0]O6080*$/OQ_OR*_OCI\ZIF\[OCCA]FI +,Q8'Z""2&CFS K!$1K M;) E.$%8XO@8%HK$H?\"(&Q!\;^(6._X9Z5/W6&U_85!)[@-T^('X_85=3I
M__;./U5&T\\,]1=F[A++'\IXIM'53*=N')@7VT8:\&OL"G"^:LMY!%V!X0:&^VIYYCX,UWBI+B(56(X M9S+EE\N,0_7$^@!O^XV&
(U?:T1>X\YVX_7G&O^X\]'1J!Y5>]$XI16+MKN+$._OJ7B3*7.]?D@\3V M*#8Y/@%&\-M-TTA+7IPB:X+JH**\K!$:L"_:7?W;$PF_IW_#F!>)]UZ-4/V M[W'3:^QQ]D=%_Y]BW
/LHH<+/P'AGNOAALL_%^EN)X:\]H('9 F) ?O M:;=LWG8N1)_\,^/A>_4P7ZWP7Y0N-+##>[)#7RU-7Z@&>D?+J?Q4A\-9NW_3 M);R8"G,EAS=E7L45A@UD:WHE>X$3EM M)*ED<]
K9"(L@H6/[6S9$"'[DSGNB!W\N]G"/_B:5^/*_J@XW>NV\3K]<0G[M1(+[%(%[S(>""G@3H=;X:(@,>M0UJ]?98_9TI/OH(:FCM_]OPYH&[7? K:X/,B>=MROE["[=(# 1%/C.1 M_Q![/R-
QG,@2T8[O2>R >=S[VB'Y^.;#=]@I/<78NH&(S#"A._S5&UB8@C/* ME51UM)3%[!3S?WEB;"+P_N]6-776<=#/$$D@*JON;3T>(.^C7_]B\GRTSI72 M,5.[M;56?M]BW[15+-
H0%./N;3W1[CX\U,F)J-T_0LP7_D)7$/]#T/B;?Q\I MX4B;NUEXJTO#?O7V5_.@QX&Q+\U>/)ZC!XFX&.%CY'!)R+2(,PD$@-^&!8& MD3@Y#,:R]?1BP)Q>68DOTJE5
M1AJ2O%:)JS%#J3)1%EX9.;X2U(?M9;L/UHJ\XK52N1(NZ(/1(#P@CZ_4EG*9 MMD-SF03-\3">FXV4IEZ'5YX\W2FDJ_G<4.W L<I:E&I6'?#7UES@,C:;UPW0)=15^H;LH_)F)OM
.!PVY#]/B*A_48BFPEA MKX_(@2^+LF6H_.JWK*FR!J=<)).#N^W%%G'WZ\/+#>K5J<>CH(L_NP1T&$:X M0J7";?(FHEMM*\;LSY6G^6,V)%[5E0LL)K*V+*RYKM4@,1T.J1
M<9CRT+%UOU0T44 WN76 MTE=P-G^^H*1/5/VZ6#W'QJ-]+%T+B ,=\459SA!J!<(,KZHKU+H'M_>!6I4< M50W9Y/4A"PB_1<=$C.X6T YZ/)UV^$.LT1:BU&)'H"IQ MWE"[8YTU
0=5)+LG6_9>S$7M"F^: VVU;IE).MQ2G/ZR,M2GV6%$'OWZUU[M :Y"N@9V)FP=Y\Q(T##3('23P.V^GHB%;(\)Z#LP?K7LAQ:VRZ2"N #,N2SL
M";ZE)]\7>ZO49B<#.Q]MK^!4ET_(,YY<0+$?R/NRW$Y5!B]C&,,0JJ&6;82#*=GX MK<\AB3DJC]IA@U4Q X+C8-F956N Y59M6GR!T%+2I*3"OE(60_5G9 UD EG# MWF^7,H=L+C?-
M.O]%E<,)=)<2ET4!MV#POM'"FROF,;FZ5"6K,6Z8MP6V4+T MGO;U ="H4+N84H!CEP<%4)BG&NRO?^GGTV9W_]E,*#R$.^QL[J\'80BRX9"\ M#+D9Q.\<_F>0JV3)3N9G7?
J9].1ZX0AVPQ8@@GB-IO!_T # M'HT!Q AH"(A.%J60>TB#1ZG;O(J[K$'!>GM%H0SPZ-6/PLO-3.KK"(.&G=H; M=0*I&T!$8()Z]I 55<":9V D176F5'M65#E>%-5RD($K(-1 ^D4C#W
MQQTAO5%E7)_>L\Q>3ITZ6I5I*ORR/.A:B=HXUES Z0!H;\T#T^TSB>&*$+RG M;L'*,5 ?O<=45YE?RE-G>B3I/9%.ABF0#"?+)9:8XU.5QK24&Y+Y%01WZOF4$?$_SP3KM:3S7.
B)$IB3"*/BM$:!-<&F .8 MG!/-K;V,$#[@P #9T5_#O9MZ-Q/0,J#DN3J/\1MY/[(EO(5_A0()#88=EH5^ M@6/AYSH*+^!8=BUI<3Z%25^AA 49: +^WC;B7^'1;6(J8F<;A+N(17B'M%<$
M*^">G%0B%B;^0I4SFOR':^2;+/Z9^N=O% R!MW.)/?]Y(L#6ZUAG!),;@O&B MJB8\WS^!L1"=U0T M%)X@29Z#X-'Z[.R <7KMAE]>]#/?]:.]MH1^E%/X6UGVPK8U*-2,*U_K3%M
MQ9BVDKVA5B=#97$ MM'B5-V7@^N?&:C8*MC:*][)KO*,M]@]&%[SK#KN>M>D?C8%#AP_W7'[['%S
MP*UKD8MN>]]^3Q_;_14/WK'UP^4._,F'6]W&+]+IEGZFXD'/MJ^OO%^PG209 M#13A T50SW$J4(0/%)%XCH8#1?A $?1S/.CKZ0=%0&@*]. #/4!D"CH.7U 1 MGSV,\E[0^I
=#]\.#WT]Y OT_HQ+M[P-S/Z^AGPQL[_C M5I'7:7D;>,+C=$.EJ.=P]*YM_*(];]].M>Y:R[<]#'[[IKU)<.TUR@3'CK<5_B-*-;9[O!2/QS6O&;%P"_>.KQ=.E^L_D%NO*9
M,X\T2&04(Z37R6:+:F66ZV0++!:#,#H)3<=BUSD)'?<;3<1WH<'MAWTA,+A- MJV3_@,'1T>5+@4$R5)4G9"/7)XNM3JXQG/!-*_I]8)!:]Z1EN4_7E>)JOJH/ M8YWZO,E",$#GG^.)"S+
[WSHY.[]CU*'H7C53Y+-DMCU,+%JH]Y8U'PU.[S6VVKCI*W@ZU*N4D;:U M9!LT$[-EQ00V#49NA^APG+I>?:]!DKO>'8M)/<+5AXX M[>DDV@Q/,D6S,1^YS:
(CD4OV0/)'0>@#P1,Y69 2EU/3W#0V3(^$Z!10]DV" M)VYI 'M](1XZY@:L3T>BT^[7BF:\I6&?E!UZ\(QE[^RVG^^O^7TW<1>&R]O M8">OXE=AL8>?P>O,L&
M!=\5N[X#%NXUC5;SF MG8$>RT7Y%%<5U&QVG.-#>6UTBZ"-?;,ISHB7M: ,]@=1VNW6U/T@!"^VN[$0 M@D#O2XB^CPQ5*8O(>6G.7?O*'I MYD,-HH0O10D0&&H>+NP1),_0
0H2WOQ,K* +>2[1FLP&7'-6INW*P&B3%"(= MA;%"Y'3G4U 2NGQ)Z.;.]GU[HVX^U&!-\&H0S8*6K E[Q%E0 M+3L.MBD F-$.<=WQLD:88.9X#
[#V:1FK@JUOCVVZW+K15V@9+=UE% S'70_S!H(WVXW9 .8R*,VU)'P4:P[QMTER$"VA'/H]=QG@^UK8DINQ%'K M&#H2&B^,,2_@Z$-TM:S6K5CU#+DF>2Y6;#-
F;]*;L;=8BK$@IJR.^&HQL_4' M1I%BEQTIU!#U-B^$(NMPIQU+1&ZRH.11>)_AWD66I9O'?+N>YI^WK(N61^=- M3&4-TTGJTM7Y
E]O/_'Z=!&RTCTH/8;GIFM:Z_5XL="@%Q_F="V[HT/DN5LZ M;QC;N!S>.!J$O^4U489@ IV'U<2F@9COU)1G[GN3!5UVJ&F$?XF3W;%5C)^^@I*22"TB&O*3!S0XR MB&ERC-
%_#Q(A;(Y,?NJ!S1DFP;W)[!P*H%=0Y:GL,9GR[J!Q?*BNX-W!5,:V M1/P?7T8GE[3 3V9>V!PWPSQ9T%'J9@KBW.&J0=368[G%Q+
M4L4)S38%L8Y:C9UN]SFVLBV2(W,+]/0U/6UP]!QBG-&7LP!P;.V.H107$9XO M%ADRIR]^_1NF7]'7EOWS/":<\]X-ZZZAJ[*P0C$"QHC5@?OCE\?A 13QBL!T
MNZ(#OHCD[;0P67/3EV6FS'>6Y6J3/>IJ]-:E5VUL M].8M:]IJ9S.]=K:VK#$A(9TF[?JYSG_+EUETE=?XE_9*
MB\7*RW".6_='YSK_4>$6U=1'8Y.,+E<"7^2;B8[,GNO\!Y(S.IZ)EEXXOI9C M4#,'KS7*_.T*UIN\M5,]E,5&,GE?JYSG] 3TEYI3!V%+K;Z=3,=J.L
M.&C+S&D_OTHJF1JV%C0Y+30G5E+4[.8<]0@\>3J7>U&7"C!(Q1%;V64\SBXS M*W3ER=-CTW8L+!1[K.(8I"V/]5K=S)_MSI@9&GFY'9)Y9:HLA7%= NE$?'%.
M1[V.$X]5S(%$\JEX<]$PJ\-QC(57GO2&E)RB+:788HE;A>C&4@@M0LL!ZN-X M,O8VFZ])7;E3X*:U^N4Z M)]BS>KS/5.MNBWRSV>!FKOU$RT'ZU_EG?&!* M]T>)['
WR%$]:%,B"SCD P[Y&]*ANK'9,QDYWT)S[WM&0"D?Z&6W8R(1Z,5_ M>DD\1WXH\[^_]4(_)P(<\Z%>((X%\[X/]0)Q+%#+U=3B]\.!'Q;"XU 7?Z,$ M'H'*_HQ\?ABS?>
C=^$C/F:+_J0//08-_@]TF_@[OA&^O3;'O6^L$-U!W\Z9I;PG1@NV/ MU)\LL3?<*/=5'NX7?3B83!>@HF3)=GQ:/;+,D-VAU)9&E?S"67X??' QQ223Y?68*Z82 M_"!MS46V.7)I_*-
W3.+_#D2\ MBE\OH/MQ:'#CZ>B2:/##P."!@K-WP,!\R1GMYB2OMYM215ORKT9WN[8*/;[,/_H0"M7 M,Z/^>LTUPQFMI8!!(YJL>UT0KM1V]*?6&V_N;=^S=GSK4?
H*4QXH(OLPIL2D M6I<7\H9 TLJ4H;5<)BHD%U BF-/X,Y3&^W0#5Z01>)T>Z&2;X2&-#^(7^.C. MY&]X^V/.@S>W2VXXMXBFK0L*45UHP+3&LH&937<',/S
W5#5B(*CK@@JAHA# MJ<0A,S*PD,7(UAB(B+GS[7']A31#D_]PS6H-_TC]\S=F]G(94'>,@#LR3_0L MW3!@.H*P886NUA?:]O$6>HS+(89NBIC">,+FEZ&9 PRWXH>-]N#+YN6+4'5
M+0<^-;G"21X"/<01-ZC!FP-@)GE-05=ZF"9H3L$I]ZDF21?DV%)J-VJMW@&] M<;Z2^20-W9EW*T&I9ET))U>>R%LZ9^E&Q4'O496:6%0U3\;B6?KC3#0?Y>O9
ME<55(\D06XN4&I/V"$+>$TG%GQCZ%/D(5P-(9>=I1*9377,-C.!M3$OKD0T: M)MH2_#XS9!K1% (\>WG:-NJ9@:J/\E%EU>Q6K=6T,AIFV3O1-OV)">SME^MB M+
0BZPITH]D:DNO'U-VLBJ5"+91<*+P6H7H+)33.O+!L2[:M MU6$CD,AEYA=VBO2R19+HGI4V9-L8)HH,38+BS*Y$&#G;+]=1_OU\!DA@ *;" M'YZ) VI^;
^>PETVX6TD\5)T2937$SFYN+B$Z,QM@6$!)"1V;BST1MWU2F_ KQX@-$ M;;^'1"XS/VI?@HS C5<1 EZR1<.?I0NN$%UTW)]9/<*U0[ZUWW_&U9M(1E:K
M&4BOE6DCW%JJR>5B(HQ>)]3]L'D>L>RVAH,:K165,HK< MKL.8N^- W>?_?#5'QM\D/YX-^Y&^+GH)^KHH]4P'=%P^I+%A8X&#N-#Q00.XT^]0(>)T8%BKJ:83^X)>7?"OX40-
D])P1<>FC*\:PZH61);8E[F"^2MS!1+Z#I>:"Q!PLKC15/_K?#87X>OQXL>'XK&Y%)?1]P#M)\?^.L?7;;S'BZ<>RH#^C C) M0U6?[O_-0ICAML'_5F
M*'\)YOO]D+F6'R8R8Z42DTIB.\KQB? LFTH;#1_X89)V*-$.#Q:<'&=Y*:J$ M6O,$:CH51K,\|Q2-AB]W"MP'N53J:"V9O_B4'\SOGRF]/R*(/-AD?G:OP*N
MDIFH8GJ=64;)HN4(4K\4RV7$A=L5D(D_4?'8]>;U8!)_NVS_B,[V8#/VYYPM M61P:3*&9BG..'%_SW>("%"C46#/\ 6>[FY3]_1,)!R;7UBX_J?LYC[]QHN[G
M_'!W/^'<-3T=OV^BD#A>%::%+JQA"(/HU(O X3A2Z\^B*#I/D9'GB*1JU#* M!7G\9_/XP$T?.&IXUTVMKE)HC^8C27'&\6%N-8J/>^4%=%,8*,1BT:=P[/[2
M_$^&!837"DJW>=7;:7PWB8?O0.9T/?11CF'_])G?A9 _OD,D*AZL]Q=FAF= ME-DFLZAV9A%.0C1>]%O'$._&T>YD>@\\[P$G\W<\SZ'5IBK0G;!2K/>;L(_0.] -SE4.0'R0HNK!?
M#5.5OC77*R(YRXJU;./U*GT6'K>-/$%)/#[@AO5Q;':]PNUQ8'?8R4>M%L^$P&96&-3W;%>?U MSHW5,2_&0:YA,+UV2DNEQ\40JR^F2!U4[*PZGJ#SP1Q(0+O)U=4S<4&\>!W$
M/CKGG_#,[.\(W]OW+JB -U$0,#YB@6'0PZ^Q\?W5/6%;Y".WP(>V?!WN9O^O M@TW[VYH#.F:GF[\WPJ+S)@<9QR0B$W#,!O 0?_)M7%_S*VM @)IZ939SS M>QO/,!B*R6Q([.*+G?
>WPE-[FPW?.)GB*L77C-TT] M1P]GO3#U'(M<255'D2BS4\S_Y0DXDT#X^.]6-75VGD4_OTDNWL*')3%+##[U M:&WME]_P_"FK6+1AJC]F=\3[>
[#0YV"SC09B/QT0RS@\H,0;#UZC(#X9\3!@(49+FX_$AF8BA8\;(M]/AMUQ(VQ2:%=3S:!M/(2V0MBGQ;K:-9\OA*EFJ/P^V,$B*;8)VGF%%;CD06 M_KTRJD@
R[7I99*5NTJW7AL)+)4'5X9.;YR/K'423^E5-J.I3<552G&\BH+ MKXP?7ZEF0CTV%\G4%,"75]5RMUHLMM%^&O+X2FEF<&0T409MV!9>>3*BM)+-34ILO=%.57DJ7:NDH^$(
MJO"?O&?V9=TKA:5:C8P.L\4^-*D>N? ZRQQ>6:84%N4XZ/;5#-R=,H[1]8:3$7']L%X(M_0NQZ_;U+BQ*%FV MA"AZ#T#",D.0@3(69 <_SX0$5)H<,3X:'I, ?WSNC6#DN-5[' MN:*
<;!J)>4X<,NPYZTNG!].^064]7-46LKTE&."MMKCBEV=-C"I,=KB:I MQ3GKJW2&X\EH*$>Y55.77_(31YS@K1\G(VHVU]G8)"<.%#!H#5>+>FI)3420M1_6.OJXV%I'Z.>L;%Q>6NC#D
M%VX5GG<4O3CN,_J^]5V9_\'=-X!Y@EA-3.$):@0TB'#6+A\X97Q8-9LFGQFD MZ7:WL9XF\EEJH98\KBXXPP&1M=^X#D^*U)7X(4XVK!U,^CA+WT_;0^]0=AS,
M7J)L&2J_^BUKJJS!,!3)Y.!N>_%V_-QQB.OT>O%.5R2>W;,5>.),5<\U\AI#S+FBA)H:3+Y!1JC@&P MB8RLP=^@EG!Z#,T0916N>>,C>BD3B++M&QZ7?0)$S*J(F(PP'YH 3,2<1DCN
M@'B5D#4+VK?+Q(7K.3H-%==7C7PWO-=74.GM#%<]Y< MH7<2P<@$P'HB@ K) 251TS^Z$MG9>L?*J'6&>6"I8'Q&ANBJP\(X'B,6"!S3QYP M0C& B2LSB$S-
8R+2$;7OSI(WA'ZO68M'S69".\0$H-Y=-GI"S'2:CO0'?WA3 M9SO6N-W-O#?&56>+&)57Q!_B8A\Q_2&HSL6A KK[T,V4L?R:%$M.,MM7M2 M%H8F-/3%*:\@$]X?&#("FQ!U>
&JL.K:D7>>J/]*4S(FXMKQ,:5V@G09VJH2 MY^FWI4,$]0 4XV<#>AU.Q4]G:E-D6G&]LBJT><4BDU6%-;67^@_G9OHP\=(F MY_]#YJ7(,_-F8]3'Y<7P&4/)#V4G\9D6J&?
ZA_+W^$P1\6/";R7 M37_?J!.?&/7U\E9?CW?+*AC_JL@_1P]Z5'G*Q:LTW6>PX69UP@&3_G4 E>X ML2LDCH?[.D?@.2.GOVKDB6W"EAZLCO5'4\?->J M[O"FC OQ@;8_HNWP23OCN]
(V/K=PB5GJ>T]=GP!YYOR*/%Z./%E+ <%%U-C#I!3X\N_G[GF^T= Y[AKNCV3M)6R)-1Q_+8T[)"NN$1KX4)YWF M8;-7YJ.M/#.\;'9XU0&[_?MG=@M:&:@[=U]A"2;SV)J3
";VV@A7F;QHO?:(-)Y&?3+CCYC8@\^M?)OQ$,5=A[[IZD<"/ M,/#V?@2_PL#;B_0@+;7"E]3:B,E5:C;\4A.*5$U="0KB@CY
MJ:/1YYB4>J"I("W+QX?)3K81H8K0@4V1,:]ZN\]5GA]"7/G M*\,W7$.Y7E7FU0KPC4?["43%Q_H>RVX^=$!7JDP/Z@#O%))OA\'\$E(XC4XN3,N@2?4^G71R-
_IQ:%65/JF=R(56B5EVO)97(8 MDME!!*<6U!.3>"O,"$#H.JL%#PI"KZP*!"#D0Q"Z2E+#IC)KJ1E.Z^0TFE]. M6]UA.MU'-#")#X"-[U9]_MPT>F@
MTF/+7&^!ON/;E1LSY8P2(W,=:3=#JZZ09D+KTAS1004O_7R?R2_E; M+P&.^5,O/Y=]RM]Z^;ED5-^B%[^O['Y8"(^YT'O-X?\$YJHS\GN+"Z3@:.#N M.:Q^FLNI+OG#OA%@

{KAK;@1U2WX\%B__6?(WDWJ="N!Q.+[V1W6=[9W1BY-Z;'EQD2|G MYAV2KC3K96I^}NFRGP^+E.S!<&BN(PTRJX<+^E?7K6CCA!Q*P ">^YTR)W!O4"F.6R9.IM,C'V"Q7$%8+CPV MF0=8<2^T8%>+*7S $O:#L>(J1T|&7*:=2ZZK\_:4&^2H^%)F8'SW$[lQB5_60.Z4:\V-<M\B;1ST$P,#.N)7?!^TFYF9-*

IO@W';\#F1L5)L5A;K<'Q"5>EE*M6M1^@I"UHYQ,W1=D1958PDE^JHYH.3@Y\8S M-4 IX,;>USC@A*5B)L,NR%#=HR\+5J1^=#)O9-9>L;CW* "'^,)4KI8LSQHE7 M.:*

*f)B&%N,F=+TWC=+1)fBL4B $E=,W!X>)+Z" >P.4>([J5152(F-V?*E MQ%6%>3H3H=/+U9SU"-!HB ;@+,@9>58*)IRL+%/%K60MI{9;*BT P-^W:?)*

*MC_OT9=YRS]XFCF7+TLK]2-;@@^W?3'3WXA3MN=[FAW,<',D>&+&?P*W1>_$"$!\$PT96BXA !Q MAHC=1)-?:$}XZ9[1W MG^WA&U&',K$)#0C LN!L";^V.X\C.3;T)$+@K?'F7?*

%+/!,M>$\H$ /)#\RA MY^$! UX8;^6/5V9B_UB>SA]@#U&1WB@8#2D)}X"H>$]A/XEAKPE>[=UWPRO M?")}/AL) ^HF0L;Z>-]\A$L,5'MCF)2!4X_^QG5B>=CUK@7I'}X??@9]"R^5'

*M>\1'[f<9AO=5K'MO),^\0KRDTEXP5=0_<3"E&WXL2MDUS*A57IHBAN-R+&0S MNTI9%^"\'ZR%R:Y7T#'\]/ZD3P'KBO !VS@_.]HP>;%O@M#3A3&OC>"3 M@+T 0#LP-*

_B:T(L<-16/-.0? ;^Z_H[!;HL4![YD00.SG%.3A (=.;S)0Z'N MN;@&Q3/F5"QT];B&KZ@:PW$-]^^CTAY#$[8,/IF'2^CM17DNBPX>)s/.M5U)!B.1 ZS!WX\>_(D="P[6\8 =>A4 $?__-*

R4E#2!/RHH^0A</?3$\$TE> M4Z"D5%F0H6V(/$)F*MA'L'NH1O&&HV(ZLU\W2=B4(?6+OTZV/WM0]8\#\1W1R?CW81"XG3/0L*C@!*X UT]%2&>E?E M*9:\AA &?4.5)8'"% K[J Al-*

N,@3]K\/%9'=S.-/^_%-[^\J.5.\>C-W+OC MOV[NBMX!R?V#X;(!;?>P[,RJ-]! 6(L7+]!O95F3I\[46ZE@];K4!^&LPQ4%!RI3%-MQZ6"3%_W1 M')S=R@4ES^6-5%@L#/11WA/%-

I(.T6XH7?>%-53MK MK\M8;0QZ8WC.EN=A)=MA?_YZ6)_SY2 6!T2(QEOOM_HU$0B3C.'GB9#H6JZ MG@-I.N_4SPOZ)QKLOR7)!=RIM/5*FTGGPH06<[4HU6PN?*

OT;/6>R0S@5XOD, M&@;>+O"_B(P?1SB6A_DX?@7O1Z^$!7,B53P,5+=>L'T;_\G/W!"8&VB"0P; MBY%@R"<"R?L)3<2F#B4,;P GY/|S>W;XR-?TU|C-Q!M5EM \O%\)?34$)NT62

*MK4*C>_KLF,5D+?SBV%RQ/5V:IM4=77!KRQOE+'$,[.I7/[>5B@9G#21:(6'V/L9B>-$EH@_?T|B!Q3Z MWM<.6?0W'[[#^(^@IQM:-*

*WS3U'#VLBH6IYZDZ4?ZHZRAV9G6+^+T^,3>3/_]V1 MIL[6X=#/T "AWZK_[)/!>[_]^K>%K1CZ2DK'+0>L;5F.W^<;>--6L6A#U*YE MT!/M[L-*

#G9R(VOTC['WA+W0%\3\0!MW_SY2PIV=X?KK2X.^]7;;]0"21!-MH;QYO1=Z.-@SX-OKXMU.9N2?Q2)X DMM!5S%\K6V M"Y-W>5&_U5354C"R4T7S6B*6K0G71A^!QFZ"*

<(D;>SEU<(?"TWW)NM3C1L M^;>HM5^L=6T#+5Y!W5M 5.VWYF%H"D2%IXI?&]D3K&7I@NPZ[E^H MHDJ3_V0]91;_2/WS!RM&B).3 W)(SS;1TW!U!.G49Y89LH" K!/QW%I

*.UZ# MPG;8 *0Y\A2W05>4K#;@A'I,*=*R:46,Z9(>06?4]#,K;\.>Z3?!"NQUGP[D?1X1U-.M&@8Y),NI,G\?ML<(4]ZH+#;%;\!"9^5K107M6S=+-CS MINIPAHIC&+?BZZ^(2-*

*'51ZT1K;=K*V4.GU#+*YB'8>W]P[MX"E$A>/87\)TRYBH'(KR'@CK>'%O" YM'*^#H05N(!ZNP>T6)$7@KC8"=$^ MEQ_AEU%!G7=')!_YS4$)&5?]3P:.UQQQ.H;3,AW=S*

MY>9:S^<.4CUL!_CC -=.A_I")N:P$E^SWO3#[P"%]V[3&7;D@Z33C1[G\&) M)[2ZL8 SG[M ?$[2#G'K_51%>TT]'10H,#RLUSQ'2Y=HUG8>U%OT1FZA8X\ M<>55+KXRBVZ>>V?*

P=W!\N0DE@^>6EMI64;>R<38T5T!WQ[*_%\:P4XGURU22'MW-J.STM" 8.0=[2NM6>9\#=G M\P)H6=!@TO&N"?LJ&\M@VNH3.+62/%J6&IW2-IW$;<)30"O8HI0VJYU9OD4*

M 8XG6.R[Z#5[NJD0T#!J[00O%4+++?@C_@FC1!>.!M @CJAHF\AH? 01%LHB99S 2/&2W4+]/ 6 MA.4,T2(D3A+VUQSBH0%+AL@6O/T4!+_9G 38UUSMV7(YG8C#5YT%H$!L")*

MQ]#=,CU9,L6&&-H8'W08]:I.7(9C4IRMWB-X4Z'TH"[O5 M^BVN>@/>[OSPZL(0TODK9VNOF\];], E,((C]HFZ "J[IBKH54\JZ=P"62$ MA+C9S89L9$LF[

<_R+RMARO:G;V@Z@Y9L6KC -70LO/)^,%FAT6T#=W>F4C^0_,Z$@S:#31RH&7]HD!0+=Q8=0@>89>W!.SNO3)VPGM"FZ_D=Z8Y4*8 M//(@!,<]*

*EXL@#.^HZ(%> ^@%T+7@MW9,Q"(_1:L?3S!NT=P]7/^+=@/(#\0&]SD" GA<8R@RUWMAY,!#@D@..#-.)*I3S=[SF#0 M8WM6#GUG)ZS=]Z +-W<0@268\A!M00&]OL*

*1U%R&.O;\1-90M0D^790E^!YP M>"OT)P.!IF!O[]8[-L1_K!W+@>_OW?T),S%!W^)-"&*X<.6^)A(F1C0+ (6 M?QX!5!2;&\17]38BL\^&]U H'#;U?L7UZCE\5;32OO="*

*[G88=_O)!KU@[(E^ M]_X,1X5K6DB!J)W,P2Z4[7?@^VWOC_2[427\?*M 8@,W:&L'VE5R^&0WT10$ M:-5X:PX.&=%6#:AA'\!*+F##+XP<&5]S.'IW&\QFKR'>6B (IH,IKC?H"<6, M?*

$;??O3NQV0*#7MLK@$(YXBTDV'I1OZ!",#+YH?LFT NO<4_1;P<)PQ8"W3_ ,M|N1BZ+97!W)-WWU3;U<T\U-O0Y5V+BI=SY.1[YJZV.SNQ_0V[/&:

MNX"'!O&@G9MH.'A_D8#W!KJ,,C>;@3S)PD)D+55&N"]SZ&=&U!)N^U\R#>0 M5".YH9XKEK@K: 9H0(7GD;A5 FG.TU4#UWH:;M9R-N%HF!C'5WB;D'9)%)[*

*M;K'1AH73]@.%>+OC9.L51?R#C,UU(^^[,C(YWM(U^.>5M\\.)2],YQY*9VN> MIU:SO?'^AM>3R_9N[+ZF]T!L[YX]H,>X:I=V?T)0<;3?>6N?*

=P=TMBUS.PMDFC&8U<E,Q)CHEEY!E,%O3OY@E>D$U"'6+LW<-WB^,WQMU"4 M-43;(]'ES&7=L=3!<4,+YY8;,,>S&]H(L]WWAB@N;\^0/3P2Y?

*RCW@6:SM!+9KRU3E[8#:[CCXMQAG5V";M;G7(Q>#:)D M52/C1BE&M[K=RR=Y[!VS"2"0CJ4,I-?*M!%N+=7D.@3.4G@\5X#8=_NGYQFN M>*

O[$43HM;>7$5=QQC"=0)Y@C^&4@$L;KY0; MD.:?B0S^WO[D)&'HP062MS#M& 3.(]PY!/@HM)V+!S>@)KZ";?^?O>]L3ES; MVOP^OX+]F7?JG!KC(Y'IBGY+M9OFQ7RE-

*Q>CB8;4JJY1.]?YVQ >]8A"X<#?,E+ZXRCO-S;%BB!;ZUZO6<-+/4>3S//ML3)_OFV^PL-.?6#0(.^]-$.Q;?B"#*>$#]-6M Y1^ L0B5900)*6-! MQGLB(+S#H:|*

*'7])G.].E65I<',.L:@(\ 0>;P^,IADK[.I$3Q!E92>3IBSX M9T.F(3H05&.);+(+%& M'4P4YB_P7[JV9*6&3+0'"V4X=JG=_Z9TK*ID)6EMYA/0Q.40!0SLQLT-*

*U/1X$;3B,7>M6)^@\@GX!6O^4= M?T?.'|>2VP*R?;G@^*+D ^)#AS<'S"P"M%[>975 ;T. $&P+N"\0"@(%4X)V M(/'S_*_CA9=A%Z%;.U\8LB_>. J 8C6LJV@PK95QY\;;*

(L^1OCJ!3)1;6R M\/P$\2?@UO'M=?,-^1AQ/A):*^DSA"U[&- 84HGD&& ?SH@=C4KMG1 M'_8,7&L . *(+PW=*1,G(.LDD)@O!KMD$)<7B0G'!U@=*

MB,BS!#M"SD(RMOE_!4"7#A4BRU"/(Y=XA&]0L@UR_)-LS8+.I(_+KJ8SDX: MN7(KO2PU1^>]KNRYQ/-*YR:_F2K3,9=?(HL&6VLS$9.'%/&BS5]];0%RLG08*

*MZP]Z]=3OUVBM^WP#AIF*BJ,Q*_*S$["ZP#VN"W<*1-%99?SG&RZ'Z=!"SIC(B1^11:93BJ51[&1LT]#^E-M""\9P'A$BQ30)O5YO3V;^=)#750F/+\4M%)E/XFI)?UYL*OL*

*#VD!GVJ,J9M M".DMIR?"=NI:00%P1(5 S(JP012(1(*W$*11.LAP@$GACRZV(^^*3@$C-L4KMG1 M'_8,7&L . *(+PW=*1,G(.LDD)@O!KMD$*)<7B0G'!U@=*

*_8V/|"CVT&97]$[<-,9*2A3*&?$)$ECRWIMGZ30^L@N>%5%!EIPQ M!\+' A1W^,B\E 3E+SER,QJ4L!3L: - #Z5# MF$4@4&72"8ST@^)4:P!U"739BMH'R-\# #WB/+F/@:.)^*

*M%XB.C9.LVC,8.0YU @:;%C",[''+R3"V&MM8%^@"K0R7-X>+S]>V:]*1T5)LS$ M$%,3(R&JE?90'X SBU\|,J9Z+2G7X'RQ{S# $M^"1J)"K3FA6|>K?]M 0(^1 M-[V(&,3/R2*

O%$H!1. ^%,V%./@^#@0D'" @9=%)-I:J;.6GBD:-8J6-; RU MR3Y^?339,3< W%I(@]H];Y'O7F*M94N,V\-#[*<G-9'F]+3=O?"]:P[%0%8 M@D2!K+9"LL'48$5#59#A'95L)+'SOT:.

[KQQPH0&%TGK/N(PH>%B;&=,.:;. M>P%>TOY$110E|_SX0%JB,>;@("W%)W'RRV;9VJ0RV_1;(O[2O0)3<2+NW>=2$#0[+B!*8[&)R%)E!%N<1O?&E,#+2,7+2,3HF;#64<$\9*

*HOHY0'.7"!H2 MLWOOP#;*B>JH29U=/"836I&G*@_C^'XBL#JWO9#-<|_-=N;^L,*\UCT\9A?#_M1KNSRXJEQUEO #8XGO!-,|\S@1"QO;YXN=[^'1\U8> 0E<7$Z^P5 CU%VB#F<*

M\.MO _';\AM8]BC[K"92\=Y8/,SZ_41^O(XE8_.WH'P41>\2Df1>H!E-(U\] M5_ VN]NSV'5;=MPGE$GGN[>-^+;/=@!.&D:U18YNSV+RK/NR!N40"R}>'ISV

*M]8).A0M1O$*A"HX#HL]OD1V0I-M KF:5-[8"'"]@S4P$'69! %S,?AYDSL#[F M^52@DUW2\));#C74Y]DC=6>=CB'<$/N7.M%C B!*8&!-KHAR=N8XN*(+$4FF*

*MWQ07'S/SB],TYOM8E'0Q/0G' R?+]"^F/5E!'.N3E#$'S4IV MLAA>FY4X0_)I4.Z4G7H#YX<2'UR95#BDZ*2&\)U[NTENSY0WTWM,]R**P2?Q M20>*

*^74@"C28Z[V"='"R3^.:"A"VFJMU1LZ@,SOHREPNCI-+7H@Y M^[V0,QQE9@:=?8]8.Q<3%HB?Y(K.-@135KBJ&R6#(0T7QPG.F*9W"V^,JF M1*

*2)7&EOWLA13QBJ'6;JB$B%,S%YBRG?$OF9>5YPC+!\#CSXG>"DSA"U[&- 84HGD&& ?SH@=C4KMG1 M'_8,7&L . *(+PW=*1,G(.LDD)@O!KMD$*)<7B0G'!U@=*

*T^:MN/T%;'?G!SU'GLR4:S2G7?V);8X2K52:9BLWT1MUA].IW$Y'P[2M*\)[*C/#*S2X8)+B:2!A!1@'XG(]0=88"G]$TP7P\G@W$2.E_ M(?N<.3:*N1P2HXK5]@,U2\55!V @!8Y^#V0^0):#*

*[2LJU@!(SCBG"3W5K@1-"MIU7JQE5V Y3@NG$,NM0W@+EUN7%?_ MCC1+<:8SHSKU!U(A%TV.@S5Y4*T?S1&]#O-8> Y&K\.0) ;U(.%A'#8KZ*ZV M&DBT<@;4&B@SN\$5R_BZ#>*

M= CH%TB4%0F@6S M$M%H56&E0)TK5]9WRT%53F0[_^#BV[6GX*U'B*YM0KT.AKK#W$SSAP'PRP) M"-17?@46)7/&"@%0S?3(.X8 M6)R$ZFH!S&+GX=FU?^^PYG8' Z(*

*F4/=]9\Y3 9T?'\'--(_6#]P'XOX"/^ M@?'6N%0?*73!@Z,&C[%ZU5GYP3T@27D=SJLFSR2D'>,O <)2#7!7VNH<[,"1 M?;O?91P@/=\\VRG;/>*

*MHU5,ZHJE|DAE@<&%X;#,$*H"8T;GFT> S)0ZI"BPK>_HVH^E+;$W, F7QR IS MMCZ*4PV]TZCELQ4C^1O^V#,92$69)CX;Q?) M* = -4#@&Z?B9,4!Y!T/SB6=GEJ7!'+*S2 M*

*GZL\A"?676VX%_7\#A0/*8S6K=K#T#L M9""?|&U';=B31&XB"SR&SD M< HSV=>6?/D2H/4@'<39P9D_!?#@_$X5.NP397:;(>@7L;S+[V!+#$=E"-0< M#,L_^+@P&9(L%,"*

H+H$"0[>&=[L ,O8Z@_D6:L5.4'$I?%2405$&/B$99ZU-M/,M^S6BH#@ER?2'VQK+0B^-H+PM<X-Y\FLVL;-(U&UW".I?(|FHM@L8T1]V3 M,O775>_(E$X4.]E/I_M=^E

*-2$Z[@#IYB^70#I8 M_9HYG$'F+]5&8Q5**]57#LTBN/ M:=8JK+!XT^]E>9"=2$+\;U?Y1R98L[!-3S9QH682F?0HTB<_UM M!>H.BI%S#J%*=%DE,O%W+&XB Y<*

8WR0M@_B=^RTKZ[@KUZ8\.2E>Z6L33^. M>31D4D@Y RN/T>;DW1(;H2SHH 9P#,)W8D,%N&L%>Y%SMFOY%&XIP%3"H?E9 MP-=^HP^0DOT1DUW!3\$]!=QI1C.:@8%*

*22?,\@+1@T %)B)7X!(4!.N%!0 ME#E^CED]6+TCP@*R15@!"'JQ690ZH/.FX@N11&'!K*$ HFE33K@#'/+V=PL* M9Q5 ^*;!&89(KO]$*

*M@]\3A:8NPC0."YH&U**$;"L,.92W0]DP HW-9VL+"3 MV6'@I00>;T:HXNA3E"V IN!>E1ER98Y11H MD->?+@*]N,O/50PP4R9@!,59#R8 ?=+ X?56_PU_K)0[\H_V8+">O9^0-R@L-G.*

*P4G9%P>8@^W"G9UV0R&6JIE2XLLE1_ M4YJMMT_"HP8=TK'4I=+UJ,03H1G!QD44G866:L"UA#5,Y8 48G,*I'V0RS5E M=':!C<0P1AQEBN"T&G+-*

"+1B2(TZEU4<9;QPXO^^'6I5"%FP!+#QJJ X6PZLF^B MNPCH KZ-_Z+11V6JB.1>%U&5N\V,7!SIJ<.0F.\$9<83.3#;@_",,!D>3'E M<$)E*H\]'PC".PI9P.VAP3S1P23[-/#4F/:]*

*<15LMYIZC=64S4Z?X%@ (.X M1"IX+ Y/C_#48:3A:X^;O. #>\EQQ&P5W(+-.B&%DL*0HG<\OJ.IRO(.S?6B'2@D1F#$VC? L(QD4WIQ?S[>G<3<7+A) S;(X;-*

MO/8M(9M%^"SI=4%LA"9OA5L8W@7[+CCO00[M&'$X^%Z"93>^:4O4<$DU9H-H M--'-ZT^+W.5+<$?<=CA/3T<0'_D!7>;<#;0SPTSX!OYA$L"4H\I?R8=55[8,;

M.]RBMGV0BLE^T.CQ/2[1N,I6>KUMQ_MU),/AYA6?7Y<#]-KK;NHK=5R!BOU MQBX5SOS[SK;28PL9J1[M:I%W"'"]-(21 ,J;,*T!Z2A)(#0Y9F9U_]@LC04;'M*(FP#!>*

*[P*1CP7O7!$@-USL[V18!;V0+AY#.09;"C'4"E.*I3O4X'@DK'68 MO'MO3LDR$!,C6?Q5=M"7C)1(;,$36E-OL,-#\0/>2A@G]["9G[VHNR ?G-T# MU?E&,F$O^"'\&2'^KX^]*

(B+/2@)"B.PSA-&3'"%! #>^;\+)#H[,N&V.YO1QK M>D$PHAY,OL+1.84U[!"#O"V$-.U< TZ,]N,Z M_$V*G8P22SF=3*Z9V%X$,+X%;@N>ML-Q9'U(OXF@';XL5 -G0!*+@.*

<6D<=C.YBMTD,B@55%9B?O,^!XP!OSK9 A+8BMI<1/0U_M^S_PY$OP6N#A]!9.*9@=^ZR|/$<7+73M&@D3E$*74,%)G; MI'R(Z=.Q2 O7-*

N9W6"$U5VCV9SHW+W09"5'"MI^055Q:!.:;&4=CMPO/-C'Q MJ^_EFZ*=SD0S.8X7+0X'-[5QV:,);G)4G_/[\E3]UT3A2!Q<;$7EEP8'S:GG!=!K3Q'/-MU?

*5\6*KB[!"OL.TML>NS;),MIY,!5Q(LC29"F7D&-\DF0]5DR//&PVDN 5F61 MMZ,<'.W="+<]>X$][-;:>W-7SY"^_5K/);#D2=KIGV3.W 4:L%1PIE#SQ:#!*

M%D#7'G5A9GP2(>2F0Z4(ZTF#\Q&{G^ M[# D.;V6-;WG\$>:,+,Y\+-UB$TL/X^KA:LU\7VD2 MR&A";IEHCGFJL!(R$WX8IQQ^4N]-$Z*[%FAH4Z(!>T=\'E9D?*.YJ3*

M0@LJJ0CH,#(#?*GH4*DR+;+F09CC-=ZQ.R#"GY%N-02PH@S6:3H(D1\QSU M"V$B9S>T1]U!3#%V1X)I8?M42ZAA/Z_J+(|R#IP#H7,A6YF9|-&>&<4)\0+^ GG;$AZ"|*

_NX!6@"W+D#9(!6722(;NR6US\|-M5]"PV9]43?TJX5:9,-PJ#+?ZSN%6R3>%6Z6"$VIE560"WYE "EOQULY*L6\ MI,G87R\P4-*

8/5,B7S=HU5KP6'F,';'\V1N.80D!4F3?)0G.77ZLK>_MXHO+2 M+V@3+R@"R&Y)#,=?1"D@^XJ(%]&N5(U/GF#/X;/47-F\!VFUHP>;=8JM?[3+ ML%/?-#,9)OHL"@VME.L^BZ-*

*.NOOC5^(^]EOJP4FBBDEC%W0'1,ZF|=<*OS\-MC=#,6HY>%2#RUQ^K [,YNMG!,5O[!G:|_S;GZ&?%X.VQE)XX=.ON^X-G: MY"OH(]B"K^!C,WGOC,D#D]CZ054S\D'BAA==FY*

M)!#P)N$]*L 3.)4$';%0E=1TE,]H#8^$H^=FJC_9@C0:]5< MU(,5L MLA,GX,.!1W1+@',JLEXCIXW%CP@C!T 7F$4AT>\JD0*)PUJ.T^F"0GE81N_E5Q.Q^11BVG3Y'Z/GBA.]R"*

*MYDR)6.'2*LC!:F6_DVA/=_Z[HSP621&T-L"_#HQEQG55@GE%VC_"(WZYBV1_MG:?N'_%B>^62KP@2 1<,N9LM&0^NF Z$F)52G"*M .]@95H;$4(3\[J *?-M8*#RZ!K<"$!NC*-9*

C@14LG-7>7:G;|<A "A?/2+Q"-8DANOB\1O M8]>L^=-8B30_*P(%9RXC H6B?<^IG 0OVVNXK8N,]_'YUQ+;!\OC/2!ETN M+,'=0-WCKZ<>%$(&RQ[F]E<&"B:15N<5R<^-*

*J)">HT8*B2"AP&Q7-)2P) M_/&5/MR3NXQYDR%#[.$GQ#.?!G:Q:\.[Y[%93#D1-.TP#@HT0LPJKS\IS$ M&X!=N<,"' =8@_B$ M;C3,?"QI683%|\6%PL| #4=TE\#Q;?*

<1Q$:.JX!J"=$"DCT%NVN'L^+%4&FKLZ;#IE@1;..DU!(ZNZ@#8QN/G.GX@B7VNGHX9RVP= M#XIEOE!6YPVHA)@[(/9R^D]/A;D7#!.L+K2J9=+AMF!1ZY.

*(QVWEGL7!Z)#Q')+PMK*R2>TC^NP6=&0UH=CUR%11/PV"))$?+LRG'L*3G M%GZ1547-+NU"W5H6GA99=]19R",V7W#09\DZ8&/$P>R;L"%[S?YG5^M!(M82$P*K0PZ(!("YTW*

MD3@RH#62H#6@LQBX;9K=\|?NIN;N_N-;R1\S.5VS73"(T_>_HJS=2[&(P0/ MD);4!YY1-6QI"!1PM G)^&2+H6FV9> >?"D/B%O=4<+2:!+%TA%Y$P0[9" M^!F_9P&3%B OA 8O*

MX7=)B (3]_1Y^^9?+N/-WU\K^"8;!M^$P3??.?@F];;@F_1M&EYI8 0CD-(2 M@N[7EOD-8AF+'JOL4\[;KR]I)(N!B@)$X#@M[M -.W/(GMA0["M1))3T:,G6PK-=&6\0-12W!H0H++

*OP+AG(@3:L[$JR (^9) M?D)=+TU\CU,YRHRDG{'<<:D)Y|UH3KW)T5P\&LUS6ID/^>Q9]H>D(GK;Q^ MQV]OA*VC)(!,;SO/&6V15WRZ>P6ZO2@UWT!BCV%)AQ&X\Z!D.;L;.V;'(5)"*

M68H6\L6CU,!*$G>9R]4(G%#N21C$#=<$G|&EE*#5Z714[F^CS0<)&24I-'D)0Z9&|'C%;&^SY0>SSQ5? F>PMV!^Y8T1]7)7F0IL7XXY*GXGG8YPSKS'^!0\'GX5QXXM(;*

*[>@(ZQ!^<^4X_1R|-MFPAMXD/ =D*6P$<[%QK&ST!F HU!U0.!P8X<,A$29@6&?H9@RD=95(LLMLI M9]|(7+&P2D WVJ;B?8<$3'(M$RH]>62H[^,+ ^"TTP*2T'2'YH1*!J,) "F6*

MA^V(P/NP,^73) 9@QTC$!ZZ/. ?%4YQ2V4 +/?#'A7<;-8O!&F[X^5!-.VZ8H, MPEC0!+> ;\)_]'U?S#2*#%D:8\%/ %3]0M8 NR(ZUGF.Z:,QEOURB]Y,,]L MG[JW;,+C6-[?O8E<9KB"P9FS:),.*

,L(7VI[=-JP-91X);"VM1W(JNQ!@55_M MA8-P-$:.^!JY!W1RHRI%1F?.='J^.XEO?+F5LID:XQQH%_GMD]M!>.8I17IV M'@Z"|*

(1(X[>>^Y$&Z'[&]1ESN^\Q0.35UX\"]3KC*FZH[-0R*M-^/$ F30&XQWZ;.[),Z.I#MLTSA>H&/MO.L**LI,!5 MAV=MUNXF'-U-*

>:]#RS5MIKKIFK8NUH,SVRBN.>&].0)6G&DKI^DJL9=^M*>,F*,<.%D)@=L1:,[2%\UFL6C0(G)O.I-M\WOB7>"E$F87'F853[+:,<#NB/BP#GYN?*

06.W/VQP6T5QH7!'N.N%>5@BQ3>F MQ8&D4R_3D?EVA\))B3L6R_%H+.BF)[D2YK&^XYYU9IE/9R60E=U;@+:=H:-\XY&QFNB:]VDKM?L8

*MF2&V.Q7^+D>,-8*W=D=;E50A465SDB@^WW+U>B>#:$RS^VH!H ?C#.'BD37I MS'*A]9^1E!";"Q"Z@O@;@+D. ?C;$O[*[#X;+[LM0PBCFZG&@HE,Z$26*BR MP@8:V[6^4"(^-*

*>'L_#9;DOE(1E=)2@NA5W"!T$C>T 09-B9\ R,V #CB2P6 M+*ZOPNF4(-=3%5E@(ZB6=&1 :BK#\/^[")UT6O/)\^A4-AY!:MCF9/6G21&$ M8N<V><*RT5S[X2ROA5JKN2-,[*

*0:N&G(FHL3$2UMA=$>UOCQ4%H#4IG! MNZ_B0M&$+,*1K\S\$9X4994U R!25D#J.-R*TW.U0AB(5((1*XPS)NLS"!; MO-O"5N , "5+1OX2_K8/C*

5WI,C+%4<)Q2Q"YY%\;M6]777+IA1N]8F0!9G MKA'N&^!%!5-H!. J@%]E6C/-4J@-F-EV&'^>KMKAJT%_EY$@W3J2BBQI3"K, MNJWQ9|[N?O&_8"?.;@7C7.(*YJ2O\1Z3!5K?Z4$B*

*[1G[_"..O8/U[_}2H$- M<2H,; @#&[YS8,.-0A4 \Q+^_O<,.^WH-B_;P94[@8)D[(XX,A$GX0IPDEG"@4/72%\HC.*7&^,07X43%WPI@E*'^W3+9'+[.QHL.EC MT#X_\1<[)MJ(/!BY?*

*9\K%PXG_B/.M(-^B=%D=NFZ^1D0"EP!,OOO*E\'H;`M&"OX8'$F29[T^,76'W"6&T-0S,!;DKNG$0!G:RBCG&.5%:J6B-&;"WW(" M3@&8]L8.0D(\^R\L.!&>]f M+7Z-*

*W1ON2A5^W?/@EA"S<^NI7RSWK6P.%_D(C^P9LY@K;NOL:QYT$[LL&2 MQDKPT?Q.P[N)=MM*5B3F6D41272[??B((L@!GA8^]'HJ+0T+'"'&%\?&^:F&1>EY=L*N MLWNV0[*

*LS.+$@F.P9B_QCJP/7AUBFT$Y";(B1\%1;P6LW5G+-F>&MPT5R>X; ML$04<5KCS\F==58+<$;2F^R5Q8'HBHY9-."&0"D!X@&MS)$6,%([,-YN'1=. M71.0H($=7P7-*G'U!UMGK0*

'R3MJEK /($"@'Y\%>;3>LXH&>K> -+XI^&<& MLC#@,_>["KT[7*2P$[H%@*!O=-58;,38ZO@P)&PY;S9).44UI-PO>9 M^#82-1JS13LU1:5T MN@<*

*%XES=P)3AL^.)17/42@[V4W^^6[/PT/JL"'"]*A_2 MF)44#3!Y;0#>D)<45OQA@MK=NC-.4.-A@Q*F[58FFCLDTXN<-T[?7QP"O_2/-M*) [S!|\6U<-_FI0V*F/3!6)^)ZFD.OSN"O3Z^WJ+-*

*J%UKFCU[*_K//-?1-4]YV]R&/N85@*C!2#M 7# MJ0S(1C!P,6,BP8UC22X9YDE3!VQ"\8(RTDJ0:W+-"#@$QS3V,0!;,.A*'6#% M,4''S[-*(8'?9%AE2T(@1H'!N-R6*

8ASSJ,6W(P]K:YU'J/_5#?[!JW?2:(CAM]NCT5 T,'W6?#"?!IB>' VF)_PB4+UK#@$ M#F.30X:AG+!P!$ M&IT>,#'>-! MY#738^A[$H'>OYAS__K@:P:AQ*<1!2-8J4ZA"(T,+H1JSC(*

*<@57("YGYK!@0> M6F3C.@6X\69$V J3L!VSMI,Q MDECKCHHXA59GQ(>X64IF(^"?% 8&PA.CE2V\?*U8"DX#L;&FMW9<<60A#A> MAVV\9)-6H X+^;F4&CR)X!/,J"8!W*

D1[X5I6P'<"&S&N"#^AOK./JJK W-M]\TL72.@7BP,. .HHT, ^!?/L0A: ?@$@)0>CR@W-SM* 1=X!@D9<" L\6!G, M.0DS|P,F'B,2,#.E<1ZR|Z(BK$RZ%5L?!&,(5*

*;=NNG!>I$0B0&1<6;\Q6EI M6WQ?IT!?T!-,E_I> `91)BY24$E&RM-P^27-V4OJU';&Q&/%*Y'<;@7TCDH M%8 VQ-2 L-J#D"U3**_OA'6O<&& N1'H-*

^#;NJH!T5D;0&$FS8B.L3Q!<-'0!51L# M\P=D+?$,>D?Z+O+/]Y@"IX)L5RPE?T0RWDQ-0SVS570IP NL6@&0NZ%H"_-+ M0$-&6 X3(SQ'H-T#N099&(;(TF:EKYEROP0$@,Q 0_X*

*=&0SQT?#:JP39B1"-M3G.5O/6=&9D5OKA;'J -\/?[2!!"\<$+9,EV 8BQ*T+ZCYH(K9QCTLL?9#U MQ29#2T>W5?+/ZHVE0VIlZ(V!D3?6L.3F'I#8_;Y.]-*

AO$C)FRFR2\$RRU]>%LVE4U<27V12.7 M(O#^!R,]#QS,^#2O:DDM<1-/<$<.I6>6,YVP4B:/AV:;NYWB>HAE1F.I*4R M63]VLBEM-TEZ7W_LJ8!?E^+/!>BV5.$,XT'=E>%*

(S^N9]C8SZ2B+_;#0:7=G MA<%(+LQS,(72|`FQ?)RM4>8L/H.19)2,;+Y>QS;1+RO1YE4EH=AM;X_E^!+

*M>)PIQ.5^O0)'>E[/;HW*M!6=ERACFNX^E>;SP2$\U!R.]KV>4699D)!^44B6_M6.?&M3W%B+E)>A+5'%.68[*=\/ZQU%?!'>_615TC%NW,PTC/16[$B#-5<|UB*

*M5DK*E)K4MY/X#HST3)1.C+CHHCS)B(?8*$-)Y65BS,%G>B>]J58Q$J<0HT1*3 MI'?UQ^Y1K5'[269"G8Y<+(K;SG00.XB5PJB;W.V/R2$.MN^7?EL-%*

*<7;*AGHYX*&1H\$3BVVZW,XU+M3QKUO'"JEG.4X-A MH_#4R (N+$\|\8&AGNL\R4X3B6I?3 Y?V9W\N,,%.D9V6AEQ M5*&K>;E=K)C/-;*

*L,*GSSEGI8\$E9$)E%+,X\+.5=H9F;T"O#)KSE+97=_':M,+89/<^.#\6DG.C"=&?/T%9WGA@^&;'Z,%?7+^8%?6_D(*=,>"?+*D5%FK*#*

M3;FQZY8K^6BJQ>S14.]D);8QD)K/RXHX>B[V\|RZ^KQ^GL.2`IX9E/M@BHG^`M+"]N\L=]J9P9_4Z/AGIFT\|_:HU5[GDN1OMTJS.,B@TFEX-#O3/HZ!GQF>I3*
M]##:&Z<>A">E/3^"QZ:\,S"H/L,,&>5!C+6YP4+7Y*=FK-N'>F:08)+I8B6V`ME2E^WBAL:24C<;4=':J=P:,>H_?9D:;E4CUZOA$4:,J&:)[VSF"7C!?J,Z';
M+T7':\#;M5E=FG;A4)_'SK7J/%70^D/C>2XPW?;MS#-8VG0V`MC-7Z"751STW8&AKJ?6R)8RHMC2UFJ=6<*5>IXVB9JX,1^`9M:59?Q+9N#0SUGJR,:A_KC9KPN'3HJM6Z7^--
D'6"H9[L:]DH?8^7YFDH9`MZ8:N)D=RM(B&>K?K>=`@UGEAFQ(;CP;N/,S(Z&@6[7Z)&NQ8EI^-HJU7^..M[YN3@ER2?\V"L#T?JCU*+<67)#D1CM^#+!Q!3<@Q
1CJ>2K+96H)0/_#86-6 M7%7S;77<5=!0SW:I@XPRB8W9UK"?+3)/G52C+531!#S;-2[7AKD5Q{E8;G6`MU& MB#^*S>/##HUU+VP2I],9+I8&C()Q2>); +
V!B3F;2G]3C#T>E$/.V1>*J`M4DCR;6%)}7//Y56[VU;J&5\8]W#=!O<G$ X*$/B47K587*`M%L>EDC!/E$;2@R$_ZG_&$L7.H]U:O&X*]5F?>GQ0&56\477#\;N,WMQ%)UU`MN2$O+
[CI6B1?<3:EOL3K:(3'K8U09U,K9W+E2DUYPMC%S.:?5ZOHW&* M+ZD/27&V;^2+73%8NS1*Y6I)'+=+!YHT`UFC'DJTXXPMC1X6T>7Y6A)?RUBI`MS!N-0,77]86QQ@\FV);?
GG9%X.!;4C%[(M"<]7QC;D6G^F.2]"2HUB)8GHT-E`MUY3FOC!64NKY$4`SPQ4[6F7HZ'%%I7*^,#:.F\6%F:IVJ$9CK.2Z3$Q^G/K" MV-6AM!Y2,>HH,KOJF*
<5M;ZL[OQ@K):O5]EJ0A)+!K68=5.IIL1S.3\86TYI`MAT(WK<>&*V9LLJMQ&+0ROG"V&2LGY0'N4R6JFC!0,E]P^&1SOG!V(0R:ZJ/
MD*@Q*1:5#0W+.Z?'WUA+/\&TC5PF0^;#_F"IL%(P`U;><+8Q+`W%5*"P*]6J2/?304_`I&7MB2GN^:"*U:1WW8./]0GRQ`M0X6A/#/0.(TKL^IP(!;:1F;_M#..:*SA;'W2\]8SEZ+
8GP&>ECV69K&$FDWG`M?>0T_;2E]FOYN-GKM*/&ST01B4Q_Y(M3$;L$HC@>4L$^YXVB4JG*1M!;<;# MAR%QU\NC;,OY.(GCKC";[?:,9!<2T~ZE_DC<;'+#6?
501]U5FOTM$\M>GFN_Z0`MM]O7I_%U0>@#$PR`W&4J;XFZVI8>\E6VW$.T+M./8%_KR9C!G@1S=H8);'G5F`MF>S)6N7X(/+Y7K8H%-6RVD:0UT.TC^E6M%NIAT'(H[VX8/-`M13W?
R!2;*]%@]B,AWVHWFQ0:ZF-.2.S'&7[?YZC*.KONY =;_R$[]P?=T4ZU`M-%RN,M5A:E-^+#]VGH>)!W_(NQ@M9RP3[6H+Z;5!Q1YZPT9964MI3BG(58RC/=O5GQH]*.*; MJL3;S534Z
PY8^Z+N9=L,?^4%)@GX8/23%!):=5_3OIC[J[&Y=]6`%'C4;S M2#\]2VTI^@(9ZMBL'::`$'26P{8.]H11A,ZE'-]XWAJ6'HM\,IFF5GVY*BZ*`MS5P_-?>'Y]UJMQ3/-
)9,29BTYHMMNI>@JSD7/#^3IW$Y5.T-@6VQ[(#?_X;_`MK;?(*O3BHNA-IP,$!D:3&'!'XU,2$FWE#3C]3J1P%8IF=;DRL:O2.11WC#4K`MDK=
[I;85=0PI0\2/>N*:NXM(T!V$0KMQ>RE)NH^4'?$ +B?N;WG&M,_F%8.G`M:/IL/[F'!)TB.\_3?LI[VIC\X_A-D_I0&E//NAUY1A,T-`./BJ[%$S3GTY;M`MN:"I>-`
N'_3E;MXN[`B47XJ(=./0]*4S+U3".V?\1W"WCMC&/OO/CX)FT]- MX?+1;=&,%7@'BMV!+8!VD;\XZ$U721*O8IFC@#=K?. 12QY1.?)7TA(I%%OSY:U:OUN\I?'W
N$RZ!>)R@WPI7Z===SB[&T!6WIPMJ\XO)%>5U17E^NKIH3,UU1OL^s!Q&$@PA94V`.(AD*ZT`3`MX4$$X"!"UA28@XB'BD00#B)S'T^:!W&[@_A'5Z$!\&K&OH];=>8-]WY7)OPE
MEWS9@/4%E_R2]>@++OE3$S:K2/##__[(_/C-Y<<3]XF+,/>/UY]97TAQ(R]Q`MEU]QUTN!SCB_B4)^VH\G3C8`M"5]GU_L(*DL0,7.^ \$SK5Y5F+?']3O\`X5AP#\-88Q0R/&_T4(.7[(4/"
M2K43\RLN^25WX3L7Y C(+GQF6K?03>QWT4WFGDH9@6F%U#(>S`Y3O>>+OXVOX`M@DM^R:K_F9A:B.7#2QUB\1^"+?IHE_SD^H>/CSVDFI"BA1#M2Q+V+X!H.=2]
M@<0ZX%X.^)>9$@KN;P+2K&+WX8%_"Z0V=/0B":.%:2-QOXV:9]^5F?V@I]H[`M2!0AS/GQJV;V$\/@!M.4$55[U!"PF?A8+'/HO\/S?@WP^"+"0N/^U?0`MXXL<=_SO:T`4NPO;S__-
LCP_FWTL:L%JU,^K4>VMU^-#MW_BW+KU/\@!LLW"&`4('9\Z+XRY#U%9<#*U[=>CD?3ZVX`MP%1(K)^,6./?4I3BY(1/0]Q!MRQ:39U3&*^,1?Y1A7[8"""BP5+KJ"+[I6#\
M9[UPMPU(^Q8A:%_#F!V,1=sY*_>+YN%^:%$[YK#SR8]%>V(4(QCO>[*\:Q 555&&$]!XKJPR+6JP9LH`[CPW!#Y.^SL@NPK/(;@Y?90VXO:C?3D
MSJ[(5JNR)BJD90\69$:&KO1KLJ:K!ASK>MBP7X&%@67TASEX%]!!B_Q4[UL: M*7G@8%A7.K51_5!B]&@O?DQLINE\D>$XUEAQ4C:?W]$XS^@1KMB]/_^$/;Z`M3]E8<8I._GI:
<!W]#DLE+BMJ'RC$I3UI]=C6=7@N1ITO&:_B.B ?("CXG_`ML+J1[K91>I20&J5H9\;UHM83ZZA?KOO'![B=.HNG:+^\X_[%$-GPV=W-ER# M_032??![_F/I6!5XE5'9Q0%YS/U9$
[T0P/H4\X3>)9&UY]FS?"QM&H_Q M? L#2^*Z\]FB*::.HTBB4V3f%!4GV]HL;DJ9"EO0M+'X)'ZAHL+8@^`MIE..!H^/CGT=7],MZ#4(3]EKT&L0W4POTNLGYZ--Y$FN51[U X"(C34?5
MY\RK%MXL'Y;RD*75N<2^0NK9' WQ'.?_>%!L$]%M+0 MEZR%^VU<;,^IZL_LC7N+4@#^A[QVMCTMPP'#VL&A'H3A^U_#H?>-TE0";7[_M&%OY>CK3)];.GT1^-
RP/ZHE=GEQ:+17NR8MZ\+^UGY'0[A@Z+D/'Y3>BW]!Q&1+P9S[;T'$9TN\G/MK0<1ET^@T= MEZ'C,G1O^;[!H"OM=;UH8)[-4+%HN[VH`_5@:S0-@`MT8R-
$JW,]*%5&CV62X5:>26S4FY")Z/,W&7I9.A13/T888^S)"\0Q]FZ,/\ M1CL;PK_=+/;?>C5=WQIE,D;A;+>&>3F`0A@2A3GPJ8U$`R1*98$8Z#OVP]' M)/RSH? /W9FA._,+N3/|_VQ>!08
+J;H/=!S0W6J]!=WUSQQ6D[=&9^#RSS`ML.5%,.G@*BW(=[C$C?O.AE^Q*;W91]N4,.72QMAH:FI*===>C!Y6 , Y!4_MBV+WV$O6AXS1.[2@SSDZS#(=26ASH)-WL4SB_7#%
[^KH7;G-0%<61+7HY/;<+LJQL2*M'VL.@D),!:D@1_3V=CH=^@P\(&KCU_7T?=G4^5N#6`MZPUC"8(02W!K*G@?JC\;0G#KY09:2'!^^X*?W#=:.K3)!%$:KX2]W3N>$S4H=`M-P-
@+KG? M(HR`SJ`7#!2=D2+,I=:AH?TOL*$!5S89!..AB?5;|/YDY#/:UV%RF&LU$7#G0`MM6[K$`5/ID['#-,G->IU9+N/!:D9E=A@2A/HW9&]=A=,OZ.LOS+W_P/1\%?
M6_O^UE<_L*V)NDJ'$KMJIBENU%FYO6DFUI08 ,5 I[ACJ;#OQH:"9MMK;A.] MY+XTA]SD(SH)?7EN\N&Q$E>V:H3,)(@F"OU16O+I6:?1?;53;6;D*E>(@!)
M"2F1EPK#+C478Y*4GQYR5+M>0\P$)B6\LY7AR_,2#X])N++)[($"\Y$N%&OBD`M$42!SA\5]E%,CC^KZ)^)WIA%)\WF-D.UN_%IEEVIQ\>GW>EW_VAZ^%?X($`!
M@/U(^),=#P_$_.C'KR+X\L;1A2T?832-US6K$IMF_/$^J5X[#TF0`>@"?T13`MU/_\JRMK=%HG1P\^/G/^B_X;3-* %!.6A0BC,,(HCN]HQ3$95PlQ+I\0-&KP`MJ]2FQ0Y+FR=1:A
M<4">G&+`R0)&;7,=K-(LG0O:MUQ5H5!!(M1H+;NO-14%(6O6^W$>6]Y-C-K,< MT/I24YPT&FV!&O`MSFN()>'6Z_IFP1=2/E!<'!_\74'`ML1U!2/A!\)U^'!74'L=+\GVQ$TVGX)D/ H-
6(_#:S]"*$&:&?\1]PHNY7CCD`M]Z"Y,"4.LU(<,`MGSQ.<_G;:3G3K_[P:F-D@VPP_S&[Z3,?HI\QBM&7`9OI8&.?0AD#*;-N!R& M`9\@A<6L$R^FGH\IL; 6[\.'YN
M307O%2480)4&6G9^E[C!UXIC8[M)T\M]?#]D2H7B*+&H/XWZ2!R'J8W?-,?Q`MBG&%P5MIF-48F@_#K,9`1_B&&C42X58'"8<$?UTB -WK;O>E>]96]K37K>?E`M9C5.)(%0CW^
COWEN428X1@0-A%V7(2SY<)LN5#KO8K(W6IU&;93S?$=M+8`M3]>[4EI<[#(?"]^,LSGC!U+AB,QU^A_4>'Y;H#0VQH-N9WR.ZRBB0Q:XW_M:?
]@?"MT:!,W]8K91Q%KE,V)1"5^IO]D#%TQ/T",A#\AYX". Z(C(&?$!*&`MN\?4/4;,]L ^_;M6`M-`%RH[]+R'3W\DS"8VB%YM#F:FF2(;.GRSTO6G!,1 &%+R2#8&U6/]15[X;
M'L2'"<3E@.CP(#H(%Z*[@X/(F1-W^T@+L?-AP?Q40?Q4A) >!(A;_IN!W$Y`MO2(\B \ZB)=R1<*#"%G3=SN(RUDXX4%\T$&\E%(4'L3;#B+HP3_G5YUYPZH_`MM3OC)DO^|
(S^6R_Y8PH!!&K)GY]P646"`_fW1^;'RX_GKA/O&]*=,;MR&)Y MV"7V9$.FKI>07,6I(G'@C|#)BS-7D:L7_^AT/.-/&/T__TP_5YF5D/1#GA[R`M])"PWXFGWS <_T]Y?MV0":./4W?
X!QC_A'\:.F"]C/_3G)OX^; MX0LN^<-KA+TC'BI0RP>8O%/M^0_QR=T_+WY^)\"E*ZAZ#R'I2@=56!Y`M8CT7Y!"O? N$VM87O!J>]37`..GN??M]"R. ^FC800[6O3<1W)0G[.T"'T
M^`M#!DB8 Z.*O!GA,%`P?U-0-H4/'(+DZ7#_\62&TH"Y>,/(1J(7&_Q.TR`M[\O-0L=8X&D@^*BF!G8!K0ACF9RF 5P32K=O 6=PU:GPL+\%E/$[(]#$W)ZL`M,Z`M+P./+W+[>
<6$FN0B?5, M0Z\O3]QGVWL%D5B#;ED\Z5>>VS*"A{@SQ0UHC&PC&CILFX"Z&5P/QG_6"W?; M^+-O$7'V-8S9P5CD;9-POVC:[4?AE,_*(R]7A_T21/=2Y=60YFX A+\XS7?UX
M!NX%0]R;ZBUVL|58^1'POG\?&;BH9MOARVB:.^MC>`^-U?[%S;;"4S _I9-Z`M_UZUUF"S8UY-UG35@&-=#OOV*[`$L(S`,?O CIHD9_]2L+0_48L?T\"&_`MS%"` 9I+/?
86QQ8W_X/^]>8UG5X+D:=/+QFN[3`MV*^UV6^HF%R5Q.B^7[@PV2Q';L3FH*]<&.)^%TRD0U;W\U9\,U6^*& .G66MLMRO.KJN3%561?Z;4.<2YUA %A:[6F_?-
.&B>>2T1@M_ZW&[6XF0(-9C\6>5HW+;`(G(DR^6UY M-QPH[4V14NGKE07[N$P\!P!E5IA1LC4^;@?#0[<66|>&>J:H I1)0\69CM\E MZ-3[@MHOO6^ M!!J(?"QJ0+S
UTW#97+Q63(*6%)7?1Z>;:HJYVI`,B9'IE>>'EDI5YMPA M77R0Z7Y5J%C4(%)!*AB^8#0,ZWOL&WW\S/NO,;T5BH\0]"|`/65!"(.(M]DN@!?^GMT" M#2V3H5?
_&P"4ZZ")AT.Y[%;I64(<;*7C)C-LY7+- &"!;&&Y*$K]["BF^H-L MXJDU;JC[!H2.HXCV9/HN0;UC^.>?O_FA9_XS7_W 1J=79NLI]TY3]VV$EVC.] M/;W\&
<#8*4<&4=&VCR*&YO6'&A4"90XD;1+9^C0 M7?/=0C^N;>0)X'K#B(XPHN-]C1$!7&Z@)>CWL5^!*)0+B>=|_VFRWXK1Z>IX M/,C%2DR>0Z&<#87R=XVAN+))]
(X#+_1YU#!SQ#Z$U\4T:N(1\XX\,<6 L2,W MN8Y7K!EXZW4%&A8$4K'&DMMZ4=3I/?2%>7Y1189?5 M
1#F210!D4[S8]SZ4EZ=VQ"#Q:W7]269S6HNE7A'.\67YS7Q(,@&5^J=%^M6T> M*^G- YL[_>X')S=*-L .,QR_DS+[.3(-+T0S>4L/DQB"X?FY- M!>|5)AB\E09;>'Z?P,'7RN-I1PF-
WI;Y,9W-M/;I\ZY6&>8VA 3',;POTC&^H4R,9;O6B<(CPUZ4"Q">SMAB/QELEOE:DA2(] M&;=@_ZCL1VC97YY-A$F. >$38??F,&$N3)@+]=ZKR,R..A,?N5A-&O:?F[$G
M,3KG\B^2F1^@"7]%A.FSP6#\ BKM/`HL&AW8(B-$[9 /I%[>RKFT3@^,9W9 M*_SZ>2^!F/AZM^UH@GP0D9T$P:AC[P'Z)V=:.-*M-BOHX3/#SB>N] MS^/0[^]3O&DEB"7O*9.((`?
AK0V,,(:N1*@(!=_[#WBQ^5]T7-8L,/F!&4C, M6N-_FC_|>X5#O+!S: Y1B3DHAOYS)NQYSDF'2T/3A=G!N7=DA80LW%84/"P+ M__2/_.6L)IH *<'8Q6.,^F,IX;BN(:W#SBY I_=
(A(#KP=$A0C1009RT4(M(51^#B #F%=$7_.18056IT>4&?C_3.-U^#G+;(L((@X=0) "Y`IK#7%Z!? M*A(2]'Y2 IS"/K?B&U!UNZM !0ORW!!D"[L)M%BL=DR5N"9+/X=XA=! M-
A@B1QW$[7@B*_&,"KGPXH0>XW###W/?RZJR4Y6&W O.RPA59YC5\]/$89[/V MW/_7]B#8U6$4<00WQ^WKY YJ3BR1'W
M\>3_1!P_VSOO.IU!U+%CA(JC$C^#\3WH:.^9G*@GZP1]Z&-B/ V#&S5,3 M0*E.OM-1G9@IX_;!_(>)+%0(C/_WH%WPNZ(OW|(!XK#@_A0@S@:XU;H!S"_`MJ5^D5;2U4;I%/9.,-
R&?!#)CY)<-G4),MFTI,9.TVSZ33#,NGX#[PU MC_FG>\OQDI&+1:HT6AQZ_6.O,HG5)R>)$]'-FHT(I*SV5)/Z#WSZ7'L@=Z-`MYXEWDNS_N'86X2|SZS)"2Y^D$:ID7A\-C:-2KR
M0CUTP4C/,[>TV.HT'F/)DE&9R\VGA\KC/`U'TO3IT$<]NLB-$D:1BO67O5;] M=6P*]>XDX7W].)XHC#-'>5AB5)[./+8]$X:&(SVO7T77T]9DNI^) ;4]&FJG MOFRMX$COZZ.C^:Q:I
6)6FV[`Q!-5]>5XFZ2%]DI.TK,XXOC81@=36K*I_< M3+9PI.?U97$U"@"5:,$,5C,Z6ZO*AB^8#0,ZWOL&W\;M\0.CN%ZLOLX)AL+H_|
MXPYHG3'/ZGNS34'+:,#UTZ[VEIV^F'HLPY>H]\?.]U*=|Z(1G/.-WICMM98 MY,!(ST03^?*]4DZT'X?]Q\5]/9D;F9P`1WHGFJOGBMJY?A Q=I/TXF^[8F3
M2FZ2GE"G(Y\/#;$_2/8ZU"@F+A?)>%UM@Y$9[\CJ+/I$'V9":SBJC;*U\B!5 M6# ,)UF?D7R.I<9\;44Q)6%9$)_4=97.@9&>;6)ENJ$9@TUKV->Y:B>QH9[[M]=T$V6C=(W.%
<785HS/UDK"OM0:9.1\K-3#%7G3]E14:]/QG/U2(%.!(S]9%$VU5$RP6;'23E'C8]&? MZS6Z$Z07G^S\0)#]LXJ:*;42B4%]7HL-BUWX3.\A'94TPVQGM:C8SAS2]MQM666S&Z38]/ 4 ^U
MMH:M=7)PJ&=/LYUZM=8MU8QA;E*,[85YL=6%@6B4=ZMB$KU/+?CJG!11#T>#`M;K/SP0@-[>R`S)?9?B4[F%&%W3Rj-^/Q68-'0[WK&C_5*X/M[ID2F7XQNRVK
M_$HX=F%C9L^Z%D)>WE'5P3/5+T<++T8R5>V*J3&C MEP0VRFU+,*B'!*//J4TQH_.;4E1_[-.U8:O!"&@"GHW=KJOL0_5!X\7-*KZM`M,P5#[XH[.-1#A)M5O5E=;K?-X>9)Y<7';HE-
EG.D"+-]Z&2+E.?5GCP>&G%# MFRK-Q\DLCY[J)<-\)K=A6]&H."P(7ZNO-Q061C^D/3N5K&^ =*]2&5^M-` M=3AYH)H5PZSEYA[*>/&<;=O;43A*==AN'1_%)_O2"4FO]
)GXJS&98~)?E MN$DBR<NBO/>LY9[VNSB4 A["9%J#M-TG&U0ASZG-=OR44O/=GX0.KDC_2T MENM1JU7NP T-/KDX^D(L*6;@D+O:+'_5&G-I=WV&*W[0P @@JG)?)HOBDQM
MMXL?GN-:;#*?^%PN=E#(;]E>2A0WC_N'?NP0TSL+*%D](Q^T5%$2N+U!-3)C MGI>7XYZX@^+2,U)A1VQL-V HRA@FN_&UW#0V :SP$<&)[?P@LZ-1,%AI5:GT
M(#8>,%DXTL'DW.M\6ALU$IHC"3L9C9QEJ5KI^T/#S)O39_S!9+_4, \UQD MFH\P#'3WF-BAAVFYE MHKE#,@V@"QP:P[9%\ V>R^DOC8Y?32%R*C)31>). -213A85&!-
PYBP&.O\-0 M'B&&>BX"ULE$6HHQ54O,=A+^?UNR(UEUN=NFKP[V$K,,U=Z"-!YH#&^#.> M\BJ[_D?@3/59F4? Z)$9V(G(%FX%/A"PZU%K!R)3N 41H&!$-&,%W@/FQ46F
MO*3L(G]OT,RC:M"LHR\40P-OT?[&>?IOL!WBI<)E$$T3ZJLL5HC=!@2O?NDU MT.BJ^5;+/(HM@:^-I:(NYF4Z=%_\Q7PS!G8$M/>;/X>A6;_G]C+!A'PLH.=RN3Y)>"XA
M'@O/Q7E?,MGP7(X+J*T#M;W"<[G-N3NJ?"^O-^YO#WU\[*$Y[;D'G#)KPK M$/T..W#9!/?U=^ Z^_E"__V1-^>/K0&0&65\(M)O7?OZGKG4X'ZX]?
T%F):R8BER7^T9GOA#\9:F-__EG^NLD\2(4*-_T*H4" M)10HX2UX%X_-JB EVSOIYP+$\Q-^4+WP@:).1=\%6IE[ZGUW\HXJ{@\>(LS M F7=#9/>5?IXF>CA?2QU7W\'7K*)?
6(^&:H/WUE A.I#]#Z$M^#/81(=?^_ M&U?&25U#T?D.&Y4ZJL#RQ, DR%>#32%]?%X8W=87O:H"Z'>@A.O]^GW!]$%OPIU!^^5GHXSGST8/(+BP#^+7 P(`M(1 P]'4HX2_4/
7O%:P@'U++#F_'/UR2&V/6(X9UQ4D"(2.@KTD.|;^O@91N MVD7WK5YI?JVCOD]D Z@[*_U[V\&1>_ +65#A!^PL[_B MZF!R4L!6[_&4C3.4/B=E?
R;#;@]HBB9SPE;@#$:2#A$>5E9G=)Z+2 HC:S_M@X4F@!0<,-?^=W3F?PVG1"#?7&/2OK9R\ FDRBT'\1 M @U4:8&OG4S@8W%Y8%0QTCNZH*Q6O,H*C(3Q^5>U%86N ?
2*__-5S43QTY7B M#NNQ+VQ\#,WZUZ+G8%KT0X+^ ((.H-D_Y-!?Q8A_"X(.H+7_&@0=2/0]*PCZ MJ|GNVIU2^TM8B;ZCB?Y]AH?;6XG>`_Y\-^+|*K09 !M[2)SO
<2_!'5^=D#"X]H9@\7L=_,V]*S=3ED)B_X,$?FMO33V@N8=ZQBI MM119Y5E#5<%^-5%-Z@E=ZQU':S;>*54HNI >-1K+8[+[(\+QK+!B).V_/Z+Q
M'Y&9HJ$_;\A+W^4S96G**3O_^(R,P*;/9Z.M-^UE9K\%>>X"7U+ZT/R(M.%XP"#Q(X/[!@\!.2FLY3VtF:8GB<_E$4VXO)Z7!?$(G)O$?OY+OI'_^<>]H MZ!WXI*ZP*Y8$"..:5#W.,/K?
7ZJN*HC"]Z'.IF*Z7H!\LNOQXB&3]6!5XE5'9 MQ0&U(?%'2;B)&QH0)\CH/(5'?)M%Q&A8&\VF6T&"N,=A!UT;&?8->7<-U=M9Y"8-9V6WWRVV]#(*VJ06# @=11 MV_J"5WL|
(Y6T_|>FW:GJ]3]P^__GX*5[E/.>N..0R*FM-]UD+%>58<\H:% M4'*"H RB^?1/%:@QT9UD[ZT18_7JDZU80-4U_*ZAK]IR)195+(]SG-_\#!N\ MX|UMSD]>>.^-
FY}/(L8TIOM$Y:,$7FIQM'VN:+M7_E^GCFZAL MSZ9%T[2?!)>S=3:X)QCPQ[B >KD1CVZD(6 \-&?IAR*^DNBHO;27,5(M*R,*(",8,GV8-L>9U_7VE\)=W@0RT M)1*U_4IG?
EOHG+?L,..$^K43:0]R]9)_&8 +\-'?W MCVD=2'@XGT!HQTNJ8><)V0:*YL)VC@,EQ \X!U60D&86!.YG@,Y;=ES"EQQ" M4I LP"NN18S1L?3H0:"E0UAC8G<*+|&0!P1BS@-1/?
_+)Y)"2(0,R,*&!$4W M>]+ ^O-O#-$_|'D9Q'ZB" [ORC)<7-JK\'3>LK'O'G6B>69VC()9E-,OKS_79 M>LKUW!XCV,,?^%)H=HN0W".N#D0@!4/-V:#F=QALQ(=6N5.MYH7.4TY+5H;9
M9B;E'_`<62!L+)E:(*7/?&K?N4\,_'}QP*1(A1SK6GL*FLXDUNL% MR#WKLX\:NS(R*W\)]P=1PG98''2)78F!KDH=-%\-R\/6YG ,KNV!<^1C?A%\OQ;R4)"+$,3UQ!SZ#&G&
M"90^0N21#&+A27"D4*BT)8">1"B.@5\]YLCP76AG$!&*VH3N2B7WW C8CS#WJ M$R-$_@ ,4'3C3S1Y$L0S+W; (3P71H6)C,!5,%"IAKCRE MO2H:Z$L<>;X%GSF&?-TF0;;?
8RB)^#BR@;3'D)'X>VXY 9_^*K&)%^H-\MH<;72]$&?%5C$@],#BX/B$G?G+!TH?I MQ]\=?HG1GU6%/Z&0_XHA?4-A_Q1LN@;#OFCM$RDARQ;!KKXOSOZ[E?UFGR(MH]YT , ,3!?
8GZ9(\&W_S <.=U%@%$?<KS+PM.?$(KWSOWHP+NT.1R2Z9IH MK(\9SF5?DB?U]R=D.6$8%HC^(*@5.1U_[$OI[TE"?MRV)?#OMR%?+G?A?!= M.1>VX;2IOW83F.>?
U<_+2C.)=]2J6+7+'+"G7X[XK!]_#OB<46\A(MA@Y+ M.K=K0>+[M\2 9)MS"W=.A62E[_$,P)4")TZ3 7ZRS=M^X%!,5HPC++E
MKQ_.,LXO3'|5XKE9^39!20P>G]X*6+%DGM5DINXJ-; $9#<38GC=4ANY/*: MKZ63V/[W-6<27W5^'L\NX]GE;SF[_#MNU'?;T8\6%UZKHW.=W#BW($5/=SY< M088%\,O=ZIL2P
^7"5V9PWS)"&_G0Y_OF%F<3+!4,OT =4YQL-HE\N$?Z&.X M^?N93NG :6^<=+Q;QDER+>.!)@(M- GRADES7 MO,&)#D3%TP/7E#8Y>YK_PB'+C.,*IC6<=S1[">(S03C)C6>"
ML!W\2H)G@K'2)XD@#!/T?6>"OFS?@=N2Z2]?D'.Z'06BLO;GOJH*=M#,VY*, MCOOA%-SVV#\OSL!?A`[KF0]DJV(0B5139=>&8;\6=5B-F.G"@WJ`-HJZXL4)3)W_R28[`_>CU] M/
V%4_-7.PT5 ?,4ZSB[%2GHY(K6>WQ^MJ-\D(_E$*_B+(MA_,0;SV)FBN\^5I,OG*P?UI_,;%M0T\W1J0 M'#B&21"<,[15M^-T3N'MVC:I-@02EFA4)_YN65#[S1<%3F\%WW#T4]D
UN/E<$9Z>O(Z=_ZXH=&^X$V"W@63PC@O]_X9O @6=Q1@C\3S3?H1F=>TD23 M7.2I95Y,B^;]<:62 ?_ZK:,O?U\F"%ZW<'AN\=\6UYN%7 M^'D28A7U0*7!
[.^YY6BH=X\V@)Z"M@1;*23)_R"[fW7N12)CT*^Pl,?M:<3; M)\Y7!QX7O/}!!=O,!)UX(+<'"'/R@)V4$9+L(2G=1)D.B]?\$7,_\&=-KU(CP:.M.?!LY@YXW'[X^P1X]@[E@C[$#&EM>>
[C6%L!95]?HI[C;N/UNTV(ISHSNO_MS6[U!0Y_7 MG4CNWE,U4S8\|<7VIKE.80!EL @&'@=!5).0%+*$T*R_6%;+M1X^"9MK"$)-M>-A9K0.UQE)Z#?9/#!\A2;J8G;?(E>VBX[T39)*-
'(K&]%@T)A>__F9;?70THEW&-^0. MPX0&[Z7O_^]3YF1O5!O+0@>BH8+8R .2'I/&\,6/DN%+:V>,"DP_,"_2O.T4 M$Q1TD0],XC_$WN<7RK_BSBJV1[&-
H(7;L&UNVUZS0W.WN7A@\>Y^Q'6;>F!?`M&^$X]9!.G(E5;S+QS MC_BL1$QNY8/_J-K)'W?U!^5U8"TL=>N2TC:EXNO>?(#7P7"C/P'.D\!'T$'=_[YRM.!\4$X]KWN MO.'O" ,LN(LN?>
<28$W*#(I&5"R1(HLG6+%.$6Q8HIFQR)%2K0BT8 $0+H+ M22-M_4>QUU4LLU^"NR@/*?:,S5,EHB)=)O6XZ*\E-Y.77*0J6NMA*=-%"R M%5^?DQ?
3;EGZ6FV;,M,+KBW%],:Y/1NE$HB4R(D6[;3I1"I-EKU_KZ)7ZFAEE MGIE,F_3%N)AZVY*?U2;M_'SE"7VAYLQFT]FJ,F_!EH'/=AR\/WZS.>$8N=/L.OF412&6?]" MK-
1L16V//%SQ)YLUY/KH3*LZGW_G;59-`MI>,)'S4\&%,YV1;*Q<3$X;AS)E7?75.R;J8//S3*CDN/%4R3VVAT%YEU9I+ M65T8O'0/QY2B&X.A927*?*&
[8NU._GT;*"6!V.J55)Y434=0U_{$R'E4HGV M(-.*+0_`9*9[=KO79SB!CL5; IV?5]Q1T/1o3&+/G0T[3H4F"XH,M3J$HS%KGTNG42Z1801VE
M#GI:Z$R7Z>=!2Q76A4&S4JY+C@*YGS\"TH4WJTSR<29!LOTGV9RH3OC8 M=DQNB9/Q4TS(4I)FKA3!RFEP:"\]X+!$2WUV4QE0AQQ$\,VNAI@?H M-
Z^.DY6GA+3B^2MI86@3Y-YVZ>=8#_3)*5ZABB7J6D-%&>FTD*0^ M@N%0ZC"7F&XIP[+?9P%9X+6D\#P4FIV*>M0U7B^E2]<>ZVW^
M<==8XY,:WR@VNX*G+Z<2O9P/6L==XYBH+8J"-U_JC4RR'5N-S+1<;!USC5>@-M3ML::0B")N7*Z[BN%18Z=\PUI@J3T1P"0(7T"HFXDV9J_<'$/^H:#S+9>0ZZ

MLAKIQ=R)VFJZLM<[[AKSBNQSU41>$"H+&$ZPY*2^JAQUC:46EQ+;K-$BI5ZV M/=%2<;744X^YQNDTE..N<:=8;PU,>M+BV1;7G&F=9)9VO&/ MN<:.R*2?
ZZV)PGOQ&E<8F%Q=X(^ZQO/U>J21HI 1-"Y5HDL3J5)L^<=<8Z>N MI-S.H"#KWK]R,;::<-^;AUUC;42)PVL6B%'=CK%6F7,#W)"T3_J&CNK,U.*9#W+;;H+LUZJ'7>-YY-2:O'\-
"WH;#F>7##=I]%LP1UUC>=R@2]4VY-G MGLX]55-2MZ[W(4V/N<83LEUJ)*.N\;)'M48]-8UD60+ M<:&V!')Q0!YWC?E,?
0Q8R:%)X#]Y):,Y9.78<=+95&;,OM]XOJ<==88EVUK':&@.]G>"AC*6FJ:/Y1UWC4 M]P3F:66M^<+"UMN=JJYPK=91UUB)Q9_SK:$ND(5ZK#;S^O$V7_V!:QQ/5>>U
M19^!]JW$+=:T7W 3O'_4-<[&QF1S41]3?*?^;&:&52'61#[L$=?8M^<+HQ-/ MB<)ZU-2'<>\I->]SQUUC$^19J1Q7\WR_O9AP\<4LL>BTCKK&%:<\UP:MU$#0 MZIZ\K/?
45&WE'W>-TS726]FL1@/-',Y>!::%L\?=XWK\:%.=28>1[(2*6MY M9IE9YM2CKG&7-,U5/Z+,1V6\P::K;YXZ[QE-6-)[[XW5+7R=[DV;>=:R< MY!]UC>M.N<;7FDVBVMG^A>H774 M-
9XTQPZULKL3OM-+)O2*HFB]C'K4-:XD)"[F-^8FE()JK<],VWXV[1]WC8LN M,!=*7Y/UQ?R)9IEA35_V?N :ET0W:U6L=EZ0FCF2%\R1]33DCKO&@,OEUT :
M#:"*,2SC6>33S.&.NL;/Q19'J=:\J:]3TK#:&LW3=IP[ZAJG]:_ MF*TE218Z\M,?N,9N-97EBG99U1MYI6W/6S'HE6_D()"C-L@W"0LXNA:TE-MJCG0F ML5XO0.Y9G[7CW9616?
E367U;?;&K+\ZL,Y(AF3+H3 !P"[;ES353[<*790Q+ MUN^V]#*9+^V[DDEG97528).2FFZ[-\1P)&E.7RP:WO@[@R37=NIT^"2%LP] M/S+LX2S+=AH,39%, "%+MAU,14NF
ONXG3P<[R:[@VGKL6;"H:.M!B3' :X3 MM#8T*2BF?O^19\YAB2;5N MOT>0Y//C^&,H@_I].%,WMZT^ZZI-'(LPW/? M3@Q]79$=]1-%=GN3R+];<,>^N[@,,^++&$%BC8@"()
(/S+N[U6!&8&BZ-49@ M:(H$(S T1801&)HBPXCW=R7#C/@J1GRT(1?FQ!=Q@GP@W]VB"#,"NTVWQ0CL M-D6$$1B:(L((#$T1802&IM,RXB?WUOIP'N+K1IWZB5&?-7:-])!ERT
7_W=' MQ>]^P+F!=B-Z9[Z>@PP,WER M&GS-.6:_=G;JY97GMY/4\"YM#$=DNJ_#""P4 M5^A17!M5OL;'N!!5<"".':[H0D6T:8"##ZP+6!>P+GQ/73A!7,&<6RA^-[!H
M>98+E+#BI6EK,G#"SYJ)XPPEXYM)!UI%%CI8P5(R+";G3"%?L9S\40U.9T='UF./"T/+3X@, MC44&B\S/B0SSYRG\^)>S[1__)PKMB'O6Y(6+['QL\/RLYD^!(2AE] M/6TH&
MVN_K&V1KO^NRP7]?S4J_=Q2(8%YD$;Z0V)Q&F[R:Y_[O35NZCZ!MSMSVB>):K,U*L$$N3DFPDLW0A ME4E0/B+$W3\T';]/)^/!2GY MU^\
<%CU%WWTL:E"#;'FR#F9^7NG[KDU8VA4TH#;J/>_H"5GAA@NRTN(SL<%H M(7OSUM>K=W>=,50_+IG"K#Z9VJXN@F$+J7?ZK.K]Y5.A$8JKKT[?(V?7$6,H M^G0I'RR'6
Y/(H=7.,__)DW3 ;)G:ZX&GR8M): M4OW6$P*7=PJCG.C)@9'[HMS<5K?SEMV!FLVO9,-#W.)DV?: 4D)U3\!QCWB,
MB;'26J23RV=>,Q=/DMV3LV7!%RDRR/RP]'V"8H"%90IHMB[Y,L>;Y,5[2D[(;]&!P!11(]Z UZ M"#6[ONROQC4!U#)LTR\4JPN9NSQZ5'VMYDUF]::PKJ?8MAX;C0M"X)10]-T_ M\
<1],GD6IP2C1Z30 T=!9TR#1B'G.0&&0K@6 >$%75KCF>S(SBB*3(I?\.5>P^N-DJX G7TJR%'& M[Q.I-"Y:P:J.53U""<1?T?-F+;6:I)ZU$J_Q[DP=KU,M/<8A/0^JT^Y3[!E3 MA=]>SR]
[1N8W/003U[9\._-TJ:@P0E)[\YFF7[%>LRQ9G0_KSQ,]*PI"I]Z(MS1J5P$M%2:7SF2\,#!@8KBPW%*42N7RQFJD/@[6,^3;ZY+B6K.,9Z"O/[>*9 MH9M-
,6W6212M&:A:DIF13+V#=/IE"44;H(,HP.Z78W5QE8S2&=:3H@[*XP&Y MUM/,J@1C41KEG)A[-L[BJA6,&1@SOD.NZB2 0<;<;+4H%E:Z5FU:S/2);#XW M6P@P6
P8N,SMELK<3IWTBM9H;]A XH*):%C2B&7+3F(_XTXV:=NSQ437K(*B MIJPV;TY]9#]1^NQL!A0C#$:8R"/,M9=DU8%+&! 9',(&,M""(R)/',;V4PW
MKM"XD4Q9N"4\>O]6+7]41T;=,^GT?9).X&(.# D8$J*4"#L7'LS9F5^.-?(# M/0L:S;CMN+3JJ0@/V /4HE[BJ(Q'N#B+ES<=6LAYS<7V\C9.RRU6&JO3VJO
M)\G*;'PS52GHIE6=CLF*F+2Y@M-Q.^QO)%G/Y9MYY=9@K@T=BO4G4:"']K1J##)DHL>)5!SEJI+W+)O$A1L8$S F?(<$UZ< H4.)::]:*&7X MF \6?"M9E.22CP"!Q8" *[EP)1>NL[AZ
XCK+*)A*2-6R?4I^ZBP\Z7]9,S MLC]RGS2:Z7E6/+"/J%+K; 82(PA&D,@CR+57:KWB:LP!A"4 A=1GC%!XCZVTMW_^3@S4O) MU9: D!P'N
ZQ%3;'^VTZL9_MAZ&9(#8)+U$D^9^_76L><.L-G^%EV.<_J#]A M)STD'J?#@YN8XL8E+U?LYT0Y2_@"(UR (D=<'D9@\W)5:_3X]5-UF%+40KSH MMD0J@7*$Z?MD'-
>R79%BX^G4J"' 98\Z^%#]F_UB3>J:B[Y0R:1$9I*M]L= M'ZD_B]4?EZ[ATK4;C<&_N=ABJQ6U_-PG;%5.HQJUYM2EA.QLN%J*(S,NS -7 M%67GSF:L, Q@&+BR)-
OM95!O=XX99\QO:=Q8SF]KW%C.;VW+'W)@;CF: M>[KP\&H#^RM/Y'SKY?WG\O$OS30LK%A8L;#B.<_(S'E&S07&"Z CA=LW-%L4 M-0' FH
UX5MI0M0G4G>!,D4'+^A(2_@VYYZ86298$["A#MS[X!!E!*HUNOFM?W^'C-7EEPA%<6G[?#1V'K?IK(VRUI"JU@)-Y4PE%Z@IM]'2 M(QTZLK1HX70Z";.]FI#>\[(+Y?J.J>NT5;0*KA?
2?Q?I_E54(I]#_R]<5X,7MV!!A M0Q2AY>KG,3]93666,;+0UNG.J.GT^\^5KAVXGVAE^UGM#\8!C .WO5[];08(MW0=A 1=,?(L,
[K>>@[Z\68YLB@C1=&NG/V>$9ZZ1YL6!ZPJ%F9%/>I-$UTER M<.1!#BC!WC,)!A^/\-WP <_P7 &07"S1]/,H4E]W\Z4:6+JZQ,NS.DE*O*4$ M*((R28G$?9Q,8Q3!Q4/?
LG@('[*"K2:VFC>:%?MY6_GL#)IKB9EXI#3I5I(MM(44ZR-;&:2]SFV0)7H5FV5*03:SF)MO[KBJ%O;<-N80Q*!P5:%(O+
M*C!$8(BXYD35;^)#FQL/_'J/(;U2LUQMKZFEP03XP&)\P&57N.P*%TIO>)JS %R3%O%0I8^%H-_Q XEIOSXE/3TCA\O=5U.9C1'?7OO;W4O_(H> M!"4
(ID17O$!HO[V$MJ:>GOP]_XY1L16XASOMXG%?K8SAF:"V"2\1)'D?_YV MK7G LC?,AI=AQ_^@_H2=])",G X4;F*^&U>W7+'O$^6\X@N65%^@Y(CK0^OQ M7MGL%ES7(]VXWF_J,'
)7.'G\4 J>>- MRXF)-Q/6E<2SG%^/^;BK(@Q@,0;@BC9-I5&CF5X+G@ST'/+PEY#E/_[I#;" ML>S^GC5,P(SX,D:\;POT3]O)C2Q)GQ;3;C.:H,+#/EK:@\B-60LV+Q-Y2!H<0'-A+[+-
A!,"F#9LV+-BW,60LV+5W_?<.O$L; MPQ&9[FMO'0O%%7H#UT:5+U\Y]954P?$N]IYP6(##@IL9,A;L[S_DJQ;L$_CS MS+E9_KL.?TV;W=7UK!_+X-M[<$J1", M*'1V.<>!CB_V;3
>;,0CV*07RP.6AQ_+ _9R+V\&4V]",+YX=^S".P5KU8) MS]&Y%F\'L_DW%B6%E E6)F%^?\IOO6*&_Q$<+$"@D^2P[_*%OLOUBPR-10:+ MS,^)#//G*3SB2Q]9F]=,R90UR2"D31;@1
;RT@,[V2&5^&CAZ!PM_,89PL** MA14+ZQ4+:_Q;#8>ZE$6/VG%?H1.,"8'A^-8% &L"UH1OI0E1G_?9GG](L,'S MLY(S(213(63T 2P\;2D9:&>J:T@$1T%^+["<[]]7LR3OTN?
RLK]\I/RVPJL- MYI;M B6<$?OQJ?*-V=P5%=&PR4I'F388Y[@UZ\7V'&)N-_O9XO:XG>HK=*C^[-F'9 M5M" VJCW?)!M#K-*=2X4NL5V=:C$JBV]]?7JW6O&R4DK6['X?KLSHR;9N,*Z
M/E3O]%G5^\LG9R,4>E^=OD?.KB/&4/0I,L58#K$MZLAFV*"93+^\41CG1DP,C]T6YN:UN MYRV[S6;7\F&A[C%R;+M :6$*K& XQ[Q&./)FI 7I+Q,+IZ!7Q\M9ZO4@A,I
M$F5^Z$3R/DZFSQ<17EJ#;A4Y\'S-%4#,)1-,)\.72;\E*-HS4Q1B]L*9ROU) M>F4$^,)B?#E;$NH&QQW%(J'+ TS$$ELG@Y6,*DTFV7$E*WB<4"NFU]=#+J]WZT^V&XN M4Y(SK;%D#
[0J*65L3LW04CTU]!%Z4/3=/Q1SGV+/F">/EI3=,'K@*.B,:= H MY#PGP% (UR(@O*!+:SR3'=D9A1-;\@CI4\2R"A=.7!:A2G:MVD8A7W1UUX$C MYCJ54GV>8M4_BHA6LZEC5(Y5
_!4]?[(2*]!C MUB:YCF?6;%IR+789Z#G*%=+W<2:)]?QZBM,NE@2,$"+@VI:K,T^7B@HC)+4W MGVGZ%>M%SRI:MS]B#"&F#K)96O,6#5-
%U@LEE@KSRWBV>&;C;%M%DG4;1FH&I)9D8R]0[2Z9M7LP8SL'UHRE'."4TOL[AJ!6,&QHSOD*LZ M"6"TAGS3ET&1$5A#I6NBGBB6)RH"#!8#!BYSNZ4RMU,GO:
(UVALVD+A@(AJ6 M-&+9LI/8SV5.S%N/38OF9#1QNE#X[FP'%"(,1)O((<^TE677@ M$@9$!H>P@0RTX'!' L_<1C;3C2LT;B13%FY2C]Z_5)"NS\^4I95S5<;/YK2T@OD#F$?R3AX5"
(U<9SOF"4FUFY9F>ZO$0_^(H5Y6\3R3P M_D08$S F?(L$UZ< H1"K=N9D(^624D-2+24Y?J9"0& Q(.!*+ES)A>LLKMX MXCJ+:%C*B%5R?J)TTKPNR.2EROV+//4;HE4(CP?
\SZ9HG#QRO5H-IY/C1H$7/:L M@P_UGQWY!OM<33FZU\RLINTIR8SK*M)_%NL_+E[#Q6NX#.A;BBTV6U'+T'W" M6,T*S6=NY@T*O*;VZ^HT5U4KY;;;2Z+>[C0S3IK? MTKBQG-
_6N+&6\]L:]Y7+>=3K6^ S-ROG M)(,P-"D8EP8X63L&_6/^3 W'(T]W3AX=4&]E>>R/G6*_S/Y>-?FFE86+&P M8F'%4/Z_6^612\7$MQ\TVI4D(' MNZ0W![NDF'N:Q@WGT7\U[9%RJ
B_6>Q M_E]E%<(I]/_R=05X=3LV1-@016B]^GG,CSUX[B]*SL @*S-RDI\5Z_*,#,Q/ ML+3]G/8'XP#&@=M>K_XV X3N@[" "R:^10;W6\]!7]XL1S9%A&BZM=.?,*R
M7QC%AMGYD/1RMA*3A'F+[;?@R,/-$)/W)$/B$Q*^&S[@&9XK)*+)9I^'D4& M,6/840]9/(3/6<%6$UO-&\V* M_;RME"32$=GT:LIWRKXW-KA!)S<*/.YP1\>S&4N,)AA-
(H\FUW[F2@W&_*JD M6K83C"3Y-P$\9UPBSW5:U)24 M-,T$ZT1=SS1@H$NA=%GZ/DGBHP.PPF.%CTPJZ_>T71^KEEK-LW%=X_+%G+\> MU(>BC[2=Q=I^=
<51M[A%"RZENGHC=8/;5ES>FD4IQ?1[-HQM)*=JK6O8NA>? MB7JN79'E;."QHG33V8P8A@<,#U>6,XI&/5:81N)DV?: 0FB;,[R)N;1&)WCC M.=,KS_KBRJR;2SMM3_LJ;72Y&:IRUK-
MV$W.5.J6*8=?CMAO,E:=3DV3*9"= MQK*3S?;3=GW8$FDZ*-!BDKBL D,$AHAK3E3]'CX <=Y(/ -G*4AK;C&?@D)Z M#@)\8#$^X+(K7':%"R6NW![B0HEH&,Z(Y,1^SURN>R.C-
S:\F5Z(5215R%"K MKJ@B4"Y]LJK5UR-.4"..:M8R-+'8O"/^,P.V9J?CZ?Y M15*B,DQA-$G0K;?W_E;WPJ_H05 "()(9X14?(.IO+Z&MJ;H68_VL (M0&,KKRAC=?>J%[SZ@07;=":=>
(!/"EFV M FP$+6!'0$+R7(L@"1*]]R_XXNW?@%V[7@1WHAX8TMP!C]L/?Y^ B>]0+NA# MS)#6EN<^CK454/;E<.K!$&6\WJ?=9H0;L7B=[MUH"_KIK_WKOS6$MVE%U#N4
M6_PQ)*4.-#3(0KZ&@#PQO#_8P>XZ+HL.1,B$ X76F4#?C>)$8!F%,HO?!11MUQ L"%"4'\3+U;3 M>=AEB[]XK+LT]2%4[:GAGF!N]AC<*DMHJ^O>#'9"C@R\1:0;B#K(L=-,3]JX
M,GL0LT=?V0"2C4S=Y TJ,.CEK]'QY 9-!FCV=3M:Q-_=;$PX="8>CN:E[__O M4QB]-ZH-7-.!]JL@-K*!I,>D,7SQHV3XTMK9C#()[?D+D&T[AF)&['^D 33VPKRU;G'I(
M)L[$JC>S9,P+8_XK$1,;10S_ZC:RQX#R8_WO!G8.HE@6!2#!H3 ;^97^V>/Z MN[(:D#;VVA\(2?MR\35/?N 0$LB_X%:$/]'T,&=?[YAPAMNOAB3'2_1I0_\ MBS=:&08G(]&?-
P=QMH%QK/,0Q-B26*39'HR="+D*!Y'._ZK;WTFY!L0(!--E8AH+>VM0J^(TL,GR1O)FT(*9BM<:#1E27/"7Z&9GL&'QZ8;40<^ !XIV=#["8L MFYC#$5K!8VTPAR8,M8-
=0C<>ZPZA.80!' R ZGCSY MP3@T4S8\!81. CJ&*?@ %A[T 0S4XAX=S/1ZI8@-9 !_1BJ*[M@L' D/&@PP[J\#X&0,V"VK6#@/!. M!?X'^>;:DNF,H2\>.FL$4BJHY
CU+Z4>50MV*3($W]>,UT"+] %-@8\M0[," MM3%0SPE?$H\'.2O8>TLD3">7K8!?A$V2(A,$X@VF3^B2/P$0M.TP M-MOA9R ?J!-!^(P:_F6A =L:4OI3BL#O"_X>[5_C%;11*
I%U#)V5$6^DF=L MJ:IH3G!< VKCR!.@> ;86)BQ8?G(7D$/79T$Y'EYT0[7/ ?=N?\#.@QB]]@- M(:'10S9I; 8^:(GR3: H7) _U'MDWQ(07@U)+(7T"80;RG#P)5"I/7)N
MB+>TC"50'@C.@;(^#S!K+P>QU_9^[XV;@QY?\PWU<^HI*G)$),-8[QNK3;=V M=G##^?W$!WHBXIPVUF0"AF;0R0@LVJ[%A:!T+W\2&0%ZXVHH+[6!DN, -\2J
M_3+!Z_$=+X@'W3SDJD-R.\?.2]T_+G7[MJ'OD_(<*& 8BHS# "(..K7..H""\]8%XKX/PZLLA'>C).R!!S]S#C96VHX)MAA7B \.SU^U]9]0V-H'2&#]_K^/:QX3-V MMRL6)+&["W'0"$; !&/-
W=H,QS-@N[%MS8)?8<]CL@6MQ=@S SB#[MQ24S8N MPF2O9Y!#$"SG4$T"F@H3)+V_J&>+YBBFEVV-=!KIG28_GZW)K[8K"C9$#(7*I_++647UR#:9CARM49&G.B1;*_X
M=2/5=N-45K!BJDB1ATT5>?RLEE3 "QW1*L6GJ:G=IF!3ZK!I?5Q1W72B1@NQ M\<0K%YY:TSKD)\4<-E5;ZXDW[)!5G;4G:=)R5Y3I0W$ZPJ=9)I[-#%8SFY3T
MCJYG*K,\YW"HZ0'Y6SG=YLJB]L07',.5"W8RT\H'3]W2_]6DWJO2I!R*6*#, M0Q9087%2UX*DVU8JI3.)]7H!>@,9#<^ M31_Z'UGH 5KPE5WXLHQAR?K=5B%SR]12+56*8YW-
Q&96C"5!=MBZ0PE/:0X? M[-H>.%_._174!"[IOH\:^\!)?87%T$V;&]+Z43.#E3HC-,I73]NS\JGP]M$7 MS 8'P[S[AZ*@TS3:K@9J\SV^+O!$F\\V"O52M]2H7]CSIW=$+9F$"OU+6S+N
M T?4#B4J<$)AG&7)6N#Z!E[MT6S\/:%ZDBU!P0:;D Q]WOG8L/??8"2C$;H MC8XMPP@]3<<%N;-CT'O[T]K=-N@%V'MKE$215H'E.T!2VW06-0>,@T[DI/T3S& U6_Y) MP'#?DC-
MA[U#UX54.8/^)3M4,%NH $%CM^&P@\'?G+&&DI?-#S[AQ0) MHM\-)R&I'32'%4[30%_>1&$('(>[GJ,:$Y2V\,)D"?P1QFK$&OH?: XGF)"Q MT#00[(@1IC%&**>%+EKH]9OW$=X7-
&\[L M#]0)>X#"Y/V&04=V J'L7HAD)B X0>3:O0^_1@GP:8A_JRLBV=,@8 M-"@7VCQ8@GN]_)U&UG9]F"3;@T8'KX*ZKYD M.-O$QTEIT/W=1R
V(>L%H0:!H6N]HN#V$6])N,FY[#1X')!D7_K#*V&Z?U_9 M?" 9B-R2"8D=S)/O%'U/^QZ(RVH(^WJ><6?3YY JP13]H9C=OYF]>DLZ&."& MC$=4L#PW9HUCIY.$T+D); 0,[P'*4+H3J(
FTKX.F+M!,3_!D/<$4=5.J^H5UR2HEOM/(E=/D#YW)A=^ M+Q^SGXOX83UI<"?Z\9/IO)\H#@X[A81QTR&4 9'#%,NKM DJ1'Z=,PFNO H^ M#M,\RWX3)2-WE)M^SV&2G\? MPQP?
M)'*A[FUO6+H75-IY%B&Y[Y-WIP[M;O7\/.2L9_6_;UU#\W2[L\&\XO7.SHX6A.6+X_^X2=[\X\GCR M(77>Y>:I]VIR/D&,_"9CU TR1K4P8\2_SAB%Y&'(^V-TP@H?"17X-+BGCLU9
M8QK\- UVX$#_*CC0] -);6O6MH5[U'Q%0/.O*<2V&B["X('2O]=B(]!P?+UP M,-A4W+HF1)D&'TEWU*CR4=;@-JGR80A_FV3!*H15"*O0K[L=%S^IXCW?JKY7
M>5(**D].ZH9??.Q14Q!,EG?0]+)GFUP3P&)*84W#FH8U[?+>S==JD_9ZW.CS MH^;"WLGAXIR@!/:_?VG7$_=$6PDP#7"D=XN1'E88K#!88;YC:N3(\IU7!"+" MTH3-
/Z7=:J/MNJ+O&9G<:D3VO4.N5^/^]W>)B;[X4)P/UJPYMBLV;4OQ9+=A M=T*0"$[#F8_&CKC#C\TB-2W6=K *ZW7B1)?22[KGLBDA>?1KQ_@^,'>
M%OQJL]26CPO&3%.SC>?.)$5XW?_Q)/T.8[(MP:B 4>'Z48'91P7FUU%A4A=\P/X/UYA_@WCQ)H+B;Q3UOAKD MR0[G_OK8I)J[2D-TED_5< MDT[1NL=3R]2L+8M4 6U@!QTYZIY-
I_GRF$]QWH>%3W_*;?L STW8Y5E?S3W MEX*D#7OTJ%]72Z-+ZWE>'6CQ97U4X+,Q+UY_DI]!IH?T/(GTG$FQ)W?.(I^S MV[M.!E"#7?\VFXPM-D4!R?
Q\+BO,UP_M26XZ9C]LT[@]ESKS3D$7 @B6ZM@ M3*=U/M>FR4H"OGXQ&@)M?6FKT"D+K:;:[P\%P+K=@NSWBQ9 FQ)#[X^-OV<3
M,"Y@7+AU7/BLT_@N+L03J:6P[FE+OM]J5Q01P4N>=68KH4Z,6* M$VM9>:WU.8@+T%MDZ>0W3^1ET1Z:N_TAM4VU.XYZ\2!Q:']]*/VSWELVV$B7 M,Y4CCI@R]FEQT+HP4I>;
(X5M]F,9O>+GK49O M/E^F2NBP".C!):DS>G!8Q;&*1T7%?]81^Z&*3_@$N;1*Y1X)+L\I%X6UDJ8TZ"FF8RFDXM 92\93MY>X:Z!S G HBL=]JA#\@GN> M7"1$O_1XHV,Y?
M8YW%P+$&AC,P1-:&63^<& I/N*6DZX;J/-7=IF+"CR*:U; M\PXYXQ*+MCMLD@NUA4X&@WXAG7HO@L>P@F$%P\K7.J1'8&7%ME>3=IUY(F=2
M5AL/.P7&D+D+PXJ?'%0SYI),D(V<00G+BJ>S"0[!"H&1KMO?;/$8/WP7!]M MMWH41])XD#A=<'WH_,G3A"X;]%.97N]IRN=U+[^J3:=*NM%9<>B\5NC ,?=0 M?'%J#^OJ]]?5-
Y[4D&H.3%ZO,/QB7:^M0:=372N7]HK*DVI=,?H%E??(ZKS] M-*6!70_.5DXB78TGWRNB_38Y.IS'PN/&)3377D*#!1H+-!;H[Y:SL#P7G?>* M\Q9XD#@6NMI8Z#QY"
[2D:1L(U2WWPUBHM,&6LK]]$7\^3NSB'OLJ:+2P7K)P4UO::KC?5 MY#3C!?J:O/OG#!LWX/3%#4<]MSIN7"<0D?'B] =6"*P0.'URW!'H6JYD$.9! M$@6'*B0;Z'KE=XR4&\5RQL9X#)
=:$]$U^IH+1LU1+#/EZ2Z02P6:;]Q2%TRE8C;$:7[*.Y#-J[%:7?J+2D;,Z M+1B*JO!\PLJJ2(V#*I%$,OY1FN4O5X+,^\JS 2CXXV<5,>Q[W9O!M\F'WZ." M%XJVW/Z%?
[9WRP:0;*16D\TK=DJ#7K51*I+\SUE4X_7^^Q3]HA@;Y6#8MWW_ M?_N=?XDH8K)E6/;C5KWW1C4)]^NG TU706QD TF/26/XXD?)*6ULQEE,OW M;)'C<8<0B P$13XPB?
\0>Y\1.0YH.9-6L3V*;8 E9H"Q^[BY;7LM (7=1;0Y M!A3[1QL84'>7 #W]U7,#QKC6_)&F'E@D#?#K9F!QZB&9.!.K]D K *X7QOQ7
M(B8V@IM_=1O9HUJ$/D,]@#ABO#HX87,)AAM(I]'D+$KB@F#/L8VT2OL2^ZZL M!J2-03*^]'9#VI>+KWER0.KP1XA9\A^H!?%_!!W<^><;)KSAYHOAV/$27?K! MXT_'EK=00
6DND"F^%B?=H$_7GXE (S(;(D(\MC922F1V15)'9>]N2EMU^/U.H MZD*A/*=25F+:GI4YD3YL.9AGU%)G$M/YPC!EM2JS.)U66[!EXN#MX]0PSWED MC9^M:UY.IQ6^DVF)
<9%\V])J9;VEUBTV]$))[DY]4J=JSSYL>?#V7'*2LH3R MH$$NK#7=7=88(=%78TLIGDDPDF6+EW\-!IBO%$JLCD!(E];I=D78Q/,IQ(T8=-:UIO,2SG M\R8I/;O9SNPY-ZG&?33!
<]!T".5DF,NE++U/%05UE"OY.3V8"SK@DUB04W13 M&@!!&SP_I773B34&+=3T@%&MB;2>-7*E)Z&BSA)\GK1Y 0GI$3DI3CO6?#1H M+
6)]K,&1)H6G_=1TX,.I&J@TS:;:5.8#R"D"O=>. M'R_9T/-3G2:P.Q/)!EWX](QAR?K&[1N)>BT+9JU,;2B 6&)1?K)U3GN"SP'0 M09S#)[FV!TYFJ?8M3'
TSRNX9M@MNFDF!")H'8(K;\P;M6?>]I%.T9RY(:T? M-=/03.A H%&^>MJ>IY0*;Q^=;E_-*2;\XDI^B$\D#B 5)YKUTOU0H=H\FVB M4^3:? "R9Q:&CCP!BF> QOBM6&0D1Y/1?
A.:X;FHC!S:_$-1Z?<'HF$TZ@,A MFRS6BHSOJ"F3.Y.H'+%R^\P*AGT3C*Z$P"C(\.P?#A,(HA+",>;P1O@"QS" MA3\C7\(S JHB]V:2# *(Y00B(08$,D8@YLR(S9##9T$+6(/S03/L+R'-
C< MN2? 2@;PS3 :V_R.GH)NVGR;!7NU_OD8\'C3EXUG' ; T"LVI+D#'KO*Y_#C+/B3> MS8_ON6E[S[?@,\>045OW8_L]AO(%CV$A_;[R:5PZ>-'(LQ,VO\+NA
M/YHX#DV_%K#N18*_F6UY2"=QF+#OO-)(?!@'LE@/N3?#^?'ITG=86)])GP"U/IRZS4E1/IHPP+ M)M*MZ=NOV?:++N(Z)$X=[+8 D>9S W8>38ZZUFZZU;5D_60V/6*#CY[^!$8]
M6MOC')+M)/7G(5)$;*C,VZ%>^=H1L"DVKUJ.!D> S[D;$U ,CP=4N/_D "=)U!:A6OQ;78[JI M.V79]>HLJJ=E@_U)J1/N3QJU',R1M-*JBK6X7(CQ+0@\; \
MZ63RGCWE@2\12*A4@>,\$EOWSC,EP[!D"2WAXSN-YL:]PVD4G$:YV4CPMCPS M?C8WK#4 '31[W/!-8#L3;=XT)#/\O6ZY61CY:2Y:ZFQE0!L80'* <@1-F;RV M*#7(A2IX=+XZ?2J-
YT\]'PX1NG%)AKI/OWNF*,XYX9P31HO[(J=$&D8U:.35?&W%PB-!O2Z;H^Q3SWGSXMTC0;4D=DSZ?J2-BFYT;<,H.
MI^PB338<.5_<,6R\X,:/PF=SN%PMYF#!Z(M^7\\RC5HZ);7$U"9O1Z:H^Q3[MWDZ8.&^'\W81)!M&GXL[BY] GU:_XRX'S>J8+#BD8%ISIP4Z'$2?,'E'I>/W MJ3CUK9)WG*
(\$OQX#.3@",A@\RUM"<+2;*:HP$ZP8Y::/=B6Y-17N^T=>$8 M8'%&#\?9%W;<2J9L@QDP7")J<"W5^Y 6[YG6M[6:%0&E*:]28LVW) M5(/[G"-X2E7&$]+)/G-
D[*DCK4>+85PN=&PU!*KKSO]AK.>U=51@3OQA /]$_F^HZU0VR;("T+C:"$U*9NW_(!SIQ T4/MQJ(8^W]#>W]Z6S] M.;37)/M/37XF=W6O7*ZQZUG3*7,JTEX6:2_U7O'YU20*?
M+%R-U0X07. IP# MS"(VU!OP3C8Z>P3AGD:E!L@!G1/HYF"@#^H@::Y;Z%3TL_LG6/&O(A&!%?^* M'9L?*[[CREJ":[5KO*;F.GG3S7(Q5&X0_ZQK\U=0!_[/MEG=FT$&R%_BE/PX
M/4;ME'QWBA0]__2ADKCKN.NXZ[?;]>"29L(7NX\,^\I?@#UI6B[\09.,-W7I M8]N:O5DBYTXDE_"!#0C3"DY5,3QT-*=F!H=VPMOGGAL8A=TR._CK#R=D[XD1 MD"7/ >CN=?A<"?
8DMEN@!RTJ" \$=6T@.9Z]WG1H!MR)I=R']T2PQK=4S_^$ M=>/@H+=C[@#9LS57 PZ_"LF;AWS(OI"V,7YK#+D9=#W) ^K?E&?0WH'![!"5J$#6,'K U@)>#.!"/% M=">(5_$A9_V,-
YR(>8 &7$"'2SM //KV#"5?+5 ZD^F4/"*S^E&+=_*Y_V[M?TSKD .O-6"KBS_!%N8A]&BP_X*
[CKN.NXZ[CKO^$QFD7TP928&U$Z6T3*^#+_A+VMY1@L:+KDFFM%EAG=,>ANL7$W^ M[1 OO0ZVD=CV&[G!>0V.1$;N==8R%L:!4^&&"G5.BDH96H> MU: #;BIOKR*O5-
;FL!L'3X%LFQVY/K>M*7S\]BIT8!T-"HED$_"]T*=%RN+< MH^MCS_7@J"P4'6XT!&K+$M@C^+OCR1-"V@W%UPSC[9M\RS,..NQ,CEV57UV$ M;]Q%.@Y4Q'H(#)J)Y--
T(0\]4P[E^(&H6W"H,,R%@ '#:8C!(\AL M& :88>2-WK-Y[/;ML@7I%'+_':%!5$//DN0)$@3E@=BJS@>2]CK$A_V&L# C M*#+6NH>$@+]"D0CD,%0:)Q1[V/4@80#OV]#WC)"YXUL)-
E(VK2&? F)!KEBV M T-"1[:U43@.A.@$Q87;#L#[VIJC$_FPY?WN%G^B0<$+Y(682# 2DP@DY3;J ME:3_^R]:9?;1I(H^GU^!8Y:>E>PC2YG7O?A+M-;*N$2*?S[CNY3FU+
ME$L%Y,\&??SN8_&+5^UA+6U#RX/E[TG2[]8S06O9FPX)[ME7JF@6!ET=+Q2PI;/7KS=R^8^T[& %)C(.T ,49?Z69CH$D0P08*%Q6@ WF0 M@OP(T\B0J)2]K9X\X;M
X>IKR1]>9#PX?DIZ8YZQ';R21*D4 R"Z"@,^A#X\ MQU_[(4 BC#P87U(]R7(/6^PX,J1G^"!K? H%BKF#G&O"6W$LY'I D*YDAYT8 M60C' [83DMN6CBOH5TOG*_#(XT+
@!$H=9]X&)>R"J-D'OI>2-(U]-V"% HQ MV/2D@)3;J1M)'N:O*^>O"(1_# 3N.U+L$@$]H(0&;8]4#OKDGNC;!/)Z0&/G M7I,[DF=(9 FVSDP(EZ+<)5V#HRD5^

```
N8UK[Q>_Y+K;>TTB2EX>%BD+*9:)EH M=Q&MLO\-E'/ATIOE=C-0I?"()*50)N.,Q+)6!Z@TP-IP3*DKT/ 7X$$-FQ" MN@2 3*8^IKX=U*>\%0.4.ZIN)>4B,<,
PLJ)T2@!,^$!W0EE9/CDWZU;&%Z2 M2G-9VMK2RI:F-5"M0\:U<#71QNCI4I B".!?@R#I"#[0S 69F&<* M*FOWK:R$6\KT_4[#ADR>3 M_IRFL1> ,RNU
04.Y'+!.YK1GO%7FIO.CBK*MEYJ=IFK95'"HF0/?:Y$(EUV M%7M;4U.2'\$J HE%N@F MY9S"R]&]N GG\WC=\]8!SRS, Z[JGZDS>]+2'N^&>Z00'J;M9Q@O3)3CR_3*
M]+J+7HET\CBS,YN!74%6R8T,-&(]R#RE/EM,1TQ'N^AH[J>8BY"F-<@KT*(^ M"BT063+6)R4:8&^!EK),(3E2-*+!*"*RT(NO*86; L04O=WX8I[6(^:MC+"
(L!OS+E\]W6RLH#O+#%Q*( MH)OOL+807-:,=IV_%["^EU8)M#< QH*PDZ#-'Y9QL@%J^25(G-E[_(7Q[T:7 MWORPAH0U;.9")\,E/MHQO$8+*X$K5P*N6*(\1P-4)E;
(\-4QD$T_BPT*IJ5G M.%*4=W.B1-U"24Z[@4ZZ%[DW^,63L0RCY![[W6-8#F. ,YD%9PIC"GNFZX-% M7%Z0"OSL+5>^K$TKAEL+U31,5TQ7SXDO.LL0A)%2@1COS].WV],2)I:=/0K?
MQ__*'P8A(#9RLAHU/7X8,1DR&>XD0UTOMA:1C/-B4&F),1$Q$3W'"O.=1ZK+ MNL?BSX"4H\ICRNI#K(WR/1G+EI%#D'R[A)RL0R1#+9^AD!:="QT2=U9>0H&A M/U-
/WJ/&!,L$^URC;DDEP-KGQ+HK4^=&\ ^ICG4)+9(9/&3R8O)Z)GE1A-<( M8!:E2_'D &90YBG60!4$&$R$]:;W4?@(SFNXPFH[/*S,O@33VQYZ0XL-G%$5 M>*78')[)BCN@1UV$5]#4\
K,B%= &1@3: QCYRE^C%N MY3X,73KR)*LX"O7=>.@J"9F)F(F>X6;-@#6P>X81KP1579A*#J/(1EK3-+D MDF9?B*GJ!;Z01\>421Y&0O>480IB"GHF!:U(52:H8I?RB!)IP=1-?
7R,=N4# M_)0IBBGJF6E=>?P!*V+IH!H:6$$L2@%"5\RE(C2<>P>CB$8,,/'F )\@*1R5 M8ZICJMN9"P'[7/4P^.F'G^\P&*WZ'8!(6WKI,CN<(P\4@^U%06MT3^*8@L[%
MHSY;S^CHCH-,ATR'SZV2I82<["U)\<,BD:G^#T5AMZ4%!%!QK'H?8L[$-&:^ M5]3%TI>5S^118NDN9\?82:;2K]0I^<*Q9"3K1_"6DT71U=;E$$SH3.@[!:Z! ME=?
N#KJ3UVWR,K1;X0:>2-4@9;.T,89 3YZAMI@(U0F-Z8WJJ2G"H!\^A$U.5+1%$8>?&2"BQ 38.Y M.HNS!F6%0_!WG__GYQ]N[$GVJ]81)>OG4[CASFR&+:11]>8%/-0I"6W(F9 E
MB6B18B\W-UPELO,;DAY66Q?+=L!$I-.L)GV;=U3[E,^A>W+'QOPJ:PK6F$E MG]&81K#(E3"[,+L\]Y1LDB!S$$E&@F+J7\63(98K/WP27-'!I/3\"B*LP, X M.IWIIV;^LJF+MU2-
8$&]A_=!5O^APEB)\TTESZ7OGN?/F?B8^/81'QT?"&+I M?ZN .Y)2")H:53N=KL)JVP0U?@!>-M*8[X(6UX=L3?S!LPF MQ[/=]PK_DS12AGCQD#?AO;[W-:VW0/_D9H>1=.=B
CKE1O*,B,8EMOMS9>/E MO$&E$P0IU?5C*!I#V;K)\_^;W3LS]_!6&^-)8/MNNG;FO]) 9!"A\@.*W95UQTO9*JW<3?I9 VSKT4W[\1UO*+IR M4;=3^FEWS^N\?;QN>/UGZD3@^?
M/:_"1K=UQ[7*>N8^P5JRA6N/!M"YV'0I7 M*F\EOLT$H,Z)]2$*8. '3!'CSQ6!O*WM7J@4JX9YM; M>_/WWT1B_*S[(?\<@'85F=3YC >7(V^)78%CX @9SO;H1]A>+"CV4O;4N[]M
M/L3?(I&Z'C"7#(M/1?(H1+#^2YU 4B^HUT$88G82J8BZ"69G\_.,D"J5S(93 MAL'&>.IK&'$%S*X&++4YS*K5XBJ)ZMQH_3T*42"'U*S>N)-'1GZA#%F&WO\5 MJM;3>"_/E'Q ]21?BS?;
<)&]E.LTK("(2/RLE6;MZ>25M:PVBPJ/^E/3*(E, MM" :T@"[-@G97<=+5'=]$ .J)YEN<8?UAIY+[?PQ 0Y"'44"CA (K.1%VD67 M=QJ'T32O@"TO2U\LD+4]P_YF>8Z1RA;WK#?[9:G"-
YLKWWMQ+S# ?40E($3. M66/9O$@WE!&K!X2E:ZBK# IR%W@QLSP,%-068)A8(]*8=;.B$])9&68>%R(H MY43E91=Q?F4"&K2PCBQAH$OLU?4%$D3*X4-1$&+WSG"*T+>,?
PBZ8L$K8)R* MK[PPC4$IJ+5AHSC3\.:H7TRY:,)*WE-Z'RG1%E0MM&NM=R)J4!>E,7=1XBY* MNVFU:5V4FJDO?PN#&^_99A#)WJ#XBK)44(CI%B[9&> 8C<29%LF9I:)+N/"O
MS2H5]5**HH'=4."378>:.'\:.GQU<]GW:IO/@ M>#[1,=-&G-$5B MNL<(P"0OK$'PZ !3%HZ2T,CA#'=(""ZJ82+]9' M*&2Q%7VU40F(M_$(ESK=*[-VZV]@^+F\3@J=8"%*-S/H5OET-
,@%0>Q1YQAL MI:DW6Q_T_K$7U!E2) -[_M,&>AX=#.JL'&\S(FBBEQ"!)83Q:@VC#-_(#X\A MH"+*[FL\<]6 ME ,S1%@4*Z_:TI(XDH=+\^GG:11X%
(J8M4#R=42@T9;W^R02R<[>T1+31"4U M+..'XOSP%;&BOM4GG\>+U8W@L.U4,KR!S(?BZ<;W J%N\08M@\$H=8N6[JZ, M[XAY"M8YHEX;
[;HB4N5;5'0J=T_DU4,BHCHV8(Y%B,&;^A#.#V5YF#,@4@EI M6>7.D]?@12YU6_,4A^;W^WEXX]$\>704=O';PK#ZU&6QP,\LQP;(DZD/8#[M
MT@NY/;#$8Z#Y\PQT>;WB,O43[V8)KI534C3O5[+R0!HKH#/#2'P@Q;$,5?!4 M1>SDU/*:-ZS@]1[4:]*:F(< 6;R2@B[ F"8I-10H#Z0+=D,
M6ZK)WOS]YPVEJH&>):4*E<@HO:1ME+VE:E4HOJE0<5AQ6W4+I?]T<,G$I=F= M970B^JO0#CZ=9IC3R7_]GJJRU0.J\IX:<=WOZZ93AGAY""C7PG06UB\QGE6? MBV_/]?
66R=L*5?#^1R=&F1=G^@8\)6 *66"*O'%:A$&PESSH_'%^;;5;U N&Q8_:"&A(M-)B':(4MBR>#R1V1)*'Q5>=%,A MKQ?$^&@6[*379&T9W> S%Q&&1'>76:!%%=NL?1,CX9
MLAJ%C&\=.B2;)A @IUQ]C6.\%4 ZYJC6MA:'+4<::W)_>#,#GA,.>'+ DP.> M+RW$*"JF:6G.L@[ZAZRG_Z&01/_KQ^F)3<8CUWJ7J:R?9+'$_T5M]R.685UP MQ47"=[UXY3M/MUZ
WO?-U,?;V0K#(>F4;(I5D*A(!Z$H&K;O0S/F&I%3#<__QL8JDY*;X! MY>A!@7W_1"TOL36T@C(JZT)-RAQ<.5V2@C_[ 0@'732C9X,N!0VL[P34EZRJ M<4AC@Z0
4QZ@O(A5<FD7%,50=BK95LGGBG<.6:GK.65\RS @1 M]^0+'3'Z'2^'AP7>Y=?-?(_G%WX5T;V(6L/I5.5GR^RT]69.Q$-T\2]/;!5[;KE\4E8?:K_*O2D^Q,4^;X!0E&.(IK MV8Y O;R,G+?
\QICYH0K[9;)$,\%/(5J\^@3JK$0ZR83^SU':F? M?G6" -11(KVA?ZB SD]YSYA/^ISZZ1762R*F:91=)$NR5XE]59>') %$TY%4 MJ1]NE^+V1!UET@)V*F8.IATIC(J![#"1=V$!LKR;W1> .,
(#H@%7TXC-+[>JR(6L-G\)[-XKW@) MKYE@6#BN$6#S,AI0!9[4JDLK*.T!C)<_4XS DYJ1%$+WA(&TR*)8Z,SJ-C : M,MG I=74)_SQ$];*YZ6R+IX4\K$*\QX,%MP)Q;O,+=>YRX-
%$A1+)TE0C,0B M@_[/0&&J%%3^A_2__1UZ#7'H>Z[DLJR^^H^LYJG\\]^ ].23R?HXA9HQ6 MZ M([ PI,M?\I!"^9V-J^;I31DDV_Z^+JR]3.WI7:3.=1>.!/Y>/ #YH[YRLS8$
M]661%5+K_*@#E/6D C\[BNH5-6VKJY?E%DHC8M0X?SVODROF%$$QK9Q(5BK# M!)CGR3BQ>)!4EKEA]D+%1[%7S@SKD/,*\/\.J%2-B),6]@DD!V#$>*_(_#\^ M??J]K-7E]$Y!+
<=BZYIUJ7-<+ FADL.OHG"7*D$PCE.P@20\LL;UT@A!FQ?= M!A72VA-M_U@@[=;9M$5Z84DN66@=6FJE93QMEVG-O-=Y?7 MW$_!DWU4@;B9ION# TB8[X:6/FB!&<(2)8&O
VX838+KCSRA(]A:VZ@K4-3A M 1H8!Y!5E(60H:Y'S0OU9UXT2Y> :8R.6F@_R&,$DKSQ!(*,GDKO3%)(O@4Y MCHZO)J7MA%'AKDFS8(+B(>G<=\MN:E<-
>G3F3G56UBGE+%:;M5BFVMX=86+5 MI78KE]9'H2$Y_!? "Z /OB &Y+_7UL8?^"A=Q8@0:1[9W9+1_E^?O_\#O\R, M!77J(2[63"-T375ICB01[+M['^O
LS$3$=5)2ZY!\!8OAB#W%,PQ'_9%9"TS ML/(N,(K9HU<>Z"4)]%WP=ZHK^RQWIO&XAVH^[((>?I('WY78P=;#E$' 8QYN M6>Z%
7R>J>44SEA@]\2UU1CXDB];:.R_&.'L%*BL*'_E47Y@;M^ MA56"DHZ*GS&II-5#5M:C0Q* ?&FW;L0++%*,9*B@\;=+.Q",L'IYJM85Z=7F M&U5,
QZ54A6TY]U@C'6/@'J1_CSS$",L1HGU_6#/EZBW%]O/4=FX3Z7R\>V' M( YG^K\<*$17Y4;YS>8G._\@%=H2U$JJ:L4PTBZ3A91OI'Q5:9^9,7+WX]TO
M>6^)8.UFFRA=,SN<_,KV+"M9VDF6'L-"?WEHPIO+=E=T+%?:$N_I6IV0,IOZ M8?RAK)C5=]O.9>1J$Y./,Z3*6OP,P1*B5)?+F<:IHFQA$N0;+K$#( FK'M+5K* F@M@';
((CV".V/EOZP\+Q2YHCNS^ M G7]0&[^_9!9?Q],9<26#JBHJA==6PM^-5*1UON&+JWX#!84N(AT XQT;!)P MI?0L/WW^-8]LR4,D\@3C[D,C@'"Y0R#)/\EMNJ"WN'$0UW9V%16-
<1^MA=;K"[ MLML)/'<]ERQ'\8VJ_K4>5.DJDN,R\K#=GWQT8G0]P5#%2)>O(Y1Z__G6<]T@ MU9H^+ZWU5F&UV2G"W:K&,CZ3/PCZ\V;Z=(/_E;4WY>G1+
(:!9>&7'%:>^0Q1!6\*1S;73D9B_A VE\V^R M#$F>BI3&=.8JY^:,$R^,.8R-Y&5*@Q [A22H4&]<@7=D"'T&U%RKY9X[7E2^ MX2A_E\X Y-Z59)WG6)Z'#K.:\J"]LA"R-
N>%N.R.$ZCR!&?&=1C9SUWCS045 M3F:K#D'_DO/I/M3:9$*_.6O8)@OW\>"H/D0C&PS)PZ;/@L+6@\690Q27R]TV MWH:9;Z:.[TA9(T12&D:W-=PZ!W9+(F]5CTJ80%<1-
N<+&25'B-*W8)2%CV"[ M M4X6:SE21^U+8!,TE0^#7CA&B5DL\UPK;X\P:6@J#CL>'!Y6F$:AT5\@9%@ M^H*IJ,28&V&5 H70@)R?-$^53D_+
C\9F@KCXCM>5ITJB55R>O$VII)0*1S4 M.4S1M2NV/@QLJMJ(TRF2%>;D4!FAI:M"*+I[0N%L.QTXT5*%"&KZ5#S68I+7 MY7BQXV<>+KEE?CDZ"*P.YG MCXI;'L
P/A5CWI$HN+#;)UE?)X5]BHC#VXMFAJ(>UD(K1O_8!^! MPD]D&+70X#QOJ*\GS4+]SA8 *8661]+5,9T,!CGK6)@CU'F F8/%OSYU5\'N M(U)F%5>FU#W%HD@DY2BDI*0:-
C_MGP>+"51Q;C\\96U:=(!?5L)*"SHHK5P? MCVD:UQ1@NU9YE1MAVU(63W+G1&6'&Q:H?@Y;PVU9+.0>Z"U03*:"Q71T4!M;
MFJ)E$XS=7$/Q2[1(\_Q1)ON*@1=X=:>VTP9M_CV@!:TKM(%TM&=3I%!I^1J3 M8^!F%6%ZGJ+M&^M6Q]Y\\4UI?16&^F?JWLL&%4_%3)BT@VEMJEW3/,LS9R:P
M;NH!))S!LMBH?>G(^I7"!05YH@7U@'8&\OMV5<4Z/':U_4?&/W[X,T61FTB) M@3^C0+[ZNW2D[-FAH+Q=XA9;OWC7
@GD^Q!\#@"D6Z:I_*$KZ_S#!NMZ,)$^FDTO2L2!!USU62F")+.NL >BJ MZ'E^V4^>-BY$#&1P1%L.0$1N[CN8998C?BJDO+U@E182:'3I1=:F"&O$,A8I M_!)=:RHPU/X)%@M0
H7.;I.Y(GL[+:E*4SDZ L+!A]"-'YT)^ #<,HJ1L"<#/$NW.VCJ+L=9?1!AP(::%*J MN@Y"HB(41?UE.EF&=,+.65=ICT*JC&)H-3WV_5)YJOD=RN5,]ZJ-./BH#PJ MD7M$;9X.4,@BOY\E?
*D< $\H A CJ;QTO:F)()=F(U#D@PPG.%@..I4UJ*K8 M,;\MP"Q?4)ZS3Z$2$N^SHBZ;=,09FQ6J/IM940$B,V\Y6H'T"3#CB]Q76(<,S =N M 0IFH4DY.5R^@HE1$DHQ1?
&&K[-5/2(3D7J)@)2$JHC MBU+TZ1;2%$_0+IJIJK[_F0;RJ*0ZV?6$B@+#?*@_ W"5P+H*7%]K,SFBF5]U M(?.!87!/_H7T?'5ZNJ#OC"REY*P+X"=#MZ_=+GB_0W4B]:-ZURN%9
$TL3?U MJ;VQG+<,G3R6O*$ELH$EP"F?M/FSPL!RF6I"TFA:'\ T4N[/\^]QL9AAGDG- MOK%O#WLO #:TM[I'^SQ'Y\E0&FI2#*R&X'G'JU =L\D2"_D=RS<:+D(WYY!5
MZ5G5Z3(,O$2=$=5*=$[=^R."1KDS>6ZER7LA,8>B#@41:>EJ\2TW3.DZTA6> MGHOIFQ1TM[QG$O5H2NG@S$0LY!76,B8;,*&W%@ZVW@"#H' 4K^!+4.JO5%F>
M%\"G*^R0)J,8F-'(^C^6"NQ4R7N<3O])"PM+-J>.VV+R$J$@I)U8.JL (WP- MPL= E3O*SWG4FW(TTGK_4L!&(?>T??O%@E5W!X6J_::!,ALSXJ.J!VG-2-L8
MK1ET;CWL34Z;WC!I'J@O:,FKR^UJ'0S*>"903 EC5.+/%4!T:->&&PJ=/B[6 M_X)"\I;I,JNE(;G+?4Y>;2EVV5)D2_%"EF(!R+9M#>2^6V [[CVM_0D4)U8Z M?"\+=*2.^;^>\-TS=$
Y^C"&NE=*R/,_:)&J;:@Z(S20U9,GVDO>8U3U452' MBG3KUUQ+ZW87*OV591E__^&1VR^W6"B%>Q:5 4T>"G_04J)K @\S&/JR+-4 M2;%*V&#*8:GU%ACA&*%>VX"\0'S-,GK
M*3;&0: J^&!B0()2'ASTLC+&8L(XZP$FVQ_C:4-R*"10L_:%6: $[*XHH0H9 MS)G BH4*\:QWY ZC+?>0E,OUB!1?<*&8I#RD*L74*!IF4O:49?4F*V_JPB32
MLVH1(7DKOVEK[1(OJ5;5*'""T[=&[HE)?NY>K(&8*XZ-5BY606M'KOV_P*K!; MJ=D> 0@'-4KA=K3LIWB]AY\FIQ%0ZQ=B69W!OA:!]-[JV1=B%6V;M?O.=F!A
MYT5JUK#/>*DC7@8VXZ5^>!E9PPGCI7YXZ5I=1DO]T-*QQHR7&N)E8 V&C)?Z MX87-L7KB963UV1RK(5Y8[=<2+;;59S%60[R ]\+\4D.\L!BK)5K8>ZDG7MA[
MJ2=>V'NI)U[8>ZDG7FRK-V:\G PO'Y,(\Y:5Y2@O!H3Q:DN7Y^="Y:02_:(@ M>2$$9]&/#__VQAZ\.=;P&%AC73*EZ\;LU3>#VH(8NACKA.#";>^L)]L.OWW%
M+S^%D2P%3!9"UP3BA2N_AG3-R8_E[O[R%[V.*3]DY3&G%8*5P&P?A/1N5BPV M6&SL$1NC8Z5&=VB-AVT2&WAY3$7_WONK&MJHFNU,P[M:"O":J'IQ93^X^4,-]71PRGB;75E-
>9 MRU\FT#M[$Q",Y!8@F44YB_(K%N7L<+'#U8APR]6X99_3A%J_PQ(;Y9HUBBA8 MZU^9'+D.VX!.M'^\"^.$A<8I-$FS_,&")F%R8!W".H1UR"5T"+N8[&+6F:VK
M4OE9M3.J3%>T1ZZ\QEQH#X&\[W]@.7(J7[0]9,(J MAU4.JQQ6.?52.75U7?6TZKQ89P>EE,_#C#,!4MK%1W:(68J$Y%MFME.%VE)?(8#NN7P[#[;A^-@RWQNC*AL-- MN?4,-
U8+YV'3/K/I<=8;TQNS*5MO]88;6V]LO;'U5G^XR1!KO2*-M2] /+2! M7_#V-#S7/;@0]'^HT75-Z[G;,2:_3H!SV2_5D8\Y<5(30H64/FR.;#F'S M7<6-&@Y=-]((47/H;HZ:4J9MVJ.!V1U-
FD.>K#I9=>ZFYZ$YZ/58=;9&=0ZL M4:66T(7K/M^UJ]3J#S%+(R_Q1'5!!*Z=NGCMU!EETOD+G$[DLHT[YFA0H>*Y
M5!:LSKQPB137V7CA$GFH$_&":0\'S4XTG=DJ:P/6>U:G:B>R7C@_3=BC7GNL M4K-?!('5TW6_/S3M0=6I!=;LK-F;QPM=M:I-1M6OCN/549D+ MKGWC0)LKZ#K(V' "UPB3A8B:$
>MO8I2@9C+'J8_9U2F-FT#*A)CDXXYG-B< MYZK::+L"CE 67-LXPC:[XS[GRMJ4*ZL0G>TL,[D&<:6"+VT35Z.A.1BS F<% MS@H\4^"=0>69EC;@N[$*?%!I>(V+7:K9SI!F^!
(FCF]XVQL(-30<6GL=Q?4O MC9!5=LFUV0I'=LK4(_DQ-;#4'5U8L5+E-INJ8=],QA ME75U5\\2K&D;(JY9T[Z,[5Z$JTOS(=]R58MH3;$:A8M/+E)\4F/SK+H^L/7;
M]RE26^/)Q)R,*JRBY-06I[8NGN,XCYW74H36,6EUEK@+2ZWGE:>T7_UO)X8V MJO\!5K=PV2JK?U;_K/ZO5OU?HAZEWM&>%FR\OE'R#FIUS*$LM3BEC-,Y%=
(Y*R:6T;DK)I;AU"NMZE-\Y@? MQ!+O2M(7)W&:@4Z&89:UY M:=D$>J%!%1Q7I\?)X$:@/*.97<:+?OX%J"6EV0 M")3C&WS_3UU+.'X-_%DP"^^BH0+.5I5R%%QA*5Q@F?
0ZYC=0=4NQ363],7S M4NVY3^#(N_3,3I4=ESD]=6ESV.I4&.?BHH[ZDFS0H2)3*HPM-#B74*S)RAPN>PY(3&#& MW)6K7KCJI3U5+[;9&=OFI,-U+YRU:TW6#M/0%1(T9^TN;B?
UJ@Y?MR[8T@[R M;&3=RV0R-D=55JVS!F4->N&(MSD95-H)@S7HA1N;#"H](+FZS%3/ M:GA:GRM>N.+E%+)P9(XGS6X[Q&9%G5GI>LR*'IL55V=6],'YYH*7AA6\%&XS
M;D(HN/;ZC6M>+AT,-[%PN=>D7@JU)VK.V%V\YJ4_KMR@:@,^&YJQZUJ]!E44 M<,W+E=6\V&:G.S0'DP;1*.M0UJ$'W%.S.ZST0 ;KT M7O52+3JYZJ7(]OX7!
MS>E/UW!P_>)W^]0>*.VY$Z@_Z)MVE9>A<(*J'I<'U!XHE[AT@("RCXEJ!R76 M237);S6/=%@2OZ#JYIJ!TIZKD :=L3D>,$Y@;6X1?G!M;AK,.Y9*2I M)2,RTA(OG$@L0M\54?
Q_#/%G"IMM0OBS]MJ(RT0:GKWJ3B9FA^^$X/05IZ^: MC*K6IZ^N7JQPG4C3->UP8HY&K&E9T[*F;3"J6J]IN5"D%H&X'84B=/'22<,9
M[0Q<7=4]3&_Y"J87&&:V.9Y,S$GEIADS$B>NVFTH<.*J50AEJ=6.^Y(J4O^U MO-SF).I_8)O#284=.)F16/VW7ENP^F\=0KENI39U*[^))+OA"#[,PJ5H0ABV
M]FJ(+S5JC#SB_)8TF=KM:"C3J75>!5[ .N([&JXP@7;UO8QL@M+E*I4=2M%*N(G$08,;"IXQKO[0\-#3367F]Q8Y.6233. M&7'.J/5$SCFC1AC6/:L[:70V_#+7/-
=KCZUN4<+:F+4Q:V/6QM>AC>U>LR^T M.?F%T34)?MP()PKP-AHGCD42&^^[U<4_KEGSU+[+2(4';MH6I!_V!V9W4/5- MS]?,#7SLN6$65AM0U?J,TM6+E=HW&*GP6$OKE.S(
OMVA>5F5\\-K&0;(]E9 MR38(55RV49NH2ZEL0_[0>-_CB@VNV."*#_PJU-< MU7O-FHG;<%S\[.08Q$IS$D;G]@\X_],PHZ@-J&I]_N?JT\K<&N/2>F\XL/I5 M7S//>J^&!,IZKS&H.KG>
(]WP(EQ=7E&TJ5+B8^),??'WO[K>P^O7;>4KUR5\ M] 3^7 A$+ #/GHCE=ZLP!H\]!'0+WTF\!Z%AV^F\PPT65I-'5VYFH1]&M[H4 M4(^(&-@8+@E7(#"'0L>PC2YG7O?
A%ODE7^F<>+-GXJP M4SM4=%*._;Q&V*SQ""T"%KF'2\8;G$$]1\JLM\8Z&W1]Y&KE7S@.+"I:.KY\ M\B@I1CW:TQTE$O#?6 08%J1AL-G[&J3C@^>"+)L^9>)L+QTR?9V1OOHUHZ]/
M09#"?OXEW#UD4+#^"LBQNW+%TCJKVLJNQ*P^]:*>:]T7K-@"+&<^,"*Z-XLU M+NCA5&4#O'*_;B90&NB](2Z-3OX_F++?6U_[OSW+#2CL2GD$76*#>W$S!6/N MZXTSAXEO'?
_1>8JU5SNQ>CGCZD4A& QP8GJ#=T;AN;0W+SE/?MD:#$Z%JS=_LY8CYJV,L(C'_VYN_ M?/E\MY5+#G+]%Y+K8-_>P;>H2#)J=8H4NY=6";0W91]3@C9_6,;)#A\31.KL M/?
["^'>C2V]^6$/"&C9SJ9KA0JT%,$Y#7UW'4^:D6#&?X #\_%_0C\% MG?PIX*391DX M.;EW,QP&B'<1/I9G=9(D\J:I7%<2RB4('$2^^'[]P3+U$V_E>]+N6<&4D5KD M!SF?
_..H&=6K[S!/_\F8.K$@'QI7JJ=V4YHQFVS+=W)^BPC^!6:D MI&^D725C48C,I)0J21Z,$I7%#CTIB8I-2;&I6)-(+ZP0OWKSW!*=P=@:#/8% M'PM2K#!^"&/.@?
>TU:#_IMS+K523CP"G@^JI8#9G/W6F,< ^.8W\>XZ!9K\@ M[EFPC%Z;71HS(NJ "-O:&XUG/)P)#Q/+9H:H R) ,NW-KC(B6#)=%1Y8,M4$ M$2R9:H((EDSUP -(IAXCHCI$O/#
RT%O^KQ)AHU8WUG*F0XYLK5,M.@MST(? M'_[MS?C-D=OO 0V<]91(.1&B)IF6)BG2 (9.(R&,7^&+16S\&&"J]0^Q2L1R M*B)9Y]?
KF+K@;WI\)QSF!N8&Q0WUZ<+W8F[I=KI]R0P/L24_P*,><\95<\9) MS.06[OB0JWSBLH!Z .&0F]I"O#.E,Z4W#>^9M=,]UMJQ.];D].=T7F7[8T:? M;9>KMETR.A\<2^?=OC4:-
]JJ_SF81<*)A33HW_\@Y)\?Y-\_I.J+)"SS"@O& MM@I&31 L&VLO&\?K("@>MMUY\+8:(AXV6NK)8LZFB#3&\[%XQLI=QO*S5%*# ML9Q;+5N5UEJBK[-#[Y>@:7CK D7AG\BS"-
MG<"-M_/4"ZG_DHT<#QN\6P]3WE:G-\X.@/H%!2D,>@$@'!\FO(R@E,%3!M0S MS3$&%',>]NTNX,/+?#IF;ROB+R/ M44BC;N5&/I-YN\C\[,&CJJ1XO]/;E.'UCPYM)$Q=08>
<94.Y,%F(B&-'QS/F M9>MP3JJ,:E-B5(E7/YFP3\_4?B74WJOT_B@F]C81>^_B6ZN8V+O=3='>O!A8 MU@9\2,-_V7=U (?(3NQ+ [%1YMSE'(9A1:K+;RAG%[F]FCYA1 MF%%>'>
[QURX6T?,:5ZRJ:4SZ4;:^R37* @>F6Z9;IMAYT6\,Z MMNUT6[LXU09:?A!+K$73A6D<9ZJCWW)J)="LD+ ]9B>;B;4IQ#KA:-B04>97545T9\3B;^&@7@RX-
%7D7#\Z'J=G,:YY+W)9D$AN^1,K?6D M5MOL#+@EUM72:^-"2+;9[[HT*'O%WG-7K5 M9^>839A-+K[;RMFD2ZV.0:3O\->W;3(F/[>TGHTG*.EUVM1]>X",2H
M6WE+!Z96IM:3Q1\&7')UO?3:N'A9U^S9F_*UD?&R[\,H"A^I[JKZ_J;LWER7 M>].T*,"S"[?ZW(Z>>8-Y8RMO#)@WF#>N*RSV;-ZP.YW&]!XV'' M\WA+&;IU#<*'X\V@-
LVV.>AQ_1K3^]5TQ#>[;8GGW2V" WM7Y*!5=Q]Q_3;:A"N,F4>81UK$(T.;CW4RAUQ+A._(BU0Z M.VX7_Y@X4U^";C)R]P@IGG M^,9=&+A>XL%C)S'^$*M$+*2V-
]R,CQ;VMD6*X.=;+X$A9YM0TB'53W0UE64HQ,B'\KXJ!-+; MKM6Q#4"FOPX>(X,,6/61<&+A&F]M>V)UC:7\N6F$D3&T>N],8QZ%2_C6FG2*
M8VV"TS*^+$0VH/'HQ(;"F,5>;!S@*J1A("(_>XPL' &I6F[%LV3*E\#S]T M@MB(Q$QX#TC]YN;[$VM<>K\WM+KO\/V9$R\(_1!_)G"$#[@(C;IZ<9 EET: M!T!'P\1BED84HS:.!SU=I-
%O MY)*>J.28)G/ M8PHL&"#0$V.*W002M4,3GCVYX6, G\ Z\&5)$6Y4C518.\Q%>:0$5I,L(B&, M)0!Z$1L"D.9N@4&3V?4W@-@O) [_D8G#C$Y^VR(K"5RVU>\\7P'L$,9:_O?Z
MZ_(_AZSQ_1.MP,!3D_=A]&3"4F(/88%*>AE&R;US+]0J\SD!^6]]]IK:Z5L3 MF!:HZ.T0Q$#G &'+Y0U[O5P3;*P/B"E<+D5$%@-,[1LB3F"E6]=C#];6T[-&
M:CW]KEWFCIWKZ7>&FP)L^WJ0PH%L@(HB_'/;DL9K*QH38G!%=F?RS!79'?O MBH(XA35M74#?&I9!DL/$'A=8F4AM38_@F$1+@7IF.1)+0.?^EX@V1]6 M!+;>.KIR"J&EV:1&
<&63-9+8N;))=P_MD+B+!TS1;&W)FA=T/#%XW ?H3P1P8,7A<$21EE3DV6"V)1!9&(=$ K:I :PT++FX GC#J6KZ'H/ M^E_X1V-\Y@LG0O]ZH7"C?>4>XDA%$3J==]4%2 ID,A,
('4T46@$6O.)^?WWM M_U9?CWXF8*L/UZX\QAXEO'?W2>8K7+T<3* MTDZW662@1ZJY8_4&[XS"9P3'!BR7SK>; L140.'&%_/D5KVFGU$T('N(A[Z M9&\E[3X('+TT+B$F"5>WH&"
(C>!/M;&^;8T&)T+5FH72*X0K' -,JOG?WOSE MR^>[W09+$$9+QR\9+.H1<+\V0\!%3]!CR.('SM\+6-]+JP3:&P!COEH%VOQA M&2<;H)9?@C$YPUJJ=\:_@V#$-S^L(6$-FWG
*,,E/MHQ_,DX2 O:W;9DF"8K MD&E84(4R >QG5$C;I$])OQ=D"4HS;; KO90;7?!F&I +(MSU,0H&^)\I"%\1 MR6F?KP5Q%6O"'G[U(*+8DX$>^3/T*
2050!D9,QE["'>XKX\]CYN>A[Y/QR , MBM2!-@.K@?SD--HG^HT5J!IXV0O1A% R_PF]O@1,@JVJ7VY<3J,EI8R#@I3T MG54L;O6'XCYQ#TJH(-
?,)%N6Q=@FW6^JB232LZK1;"DRGIGD!IEH[ZOE*/!D M8?P0QIP#@'544O]-L=-;*?0? 0@'A:U2?R5N=J8Q:/CD--R\7A=I=0;['$%Z M[P7Y@X+:?UV,';R]/N.E?
G@!YX3Q4D>\=*SAA!%3/\2P(*LG7NR>-=E[4)<1 MZL]=@\: M3NT'P'?WLS>',L- ;6X++](7#;.ZL8M\-O M6IJS7+O_:5L-SU\_3IEGF&?*/-,]EF>Z/6O0;Q7/+,,T2,I,4G-:>>'N=^09
M7Y)HK(Q\[)'LR=(:\OE=1#C$5B&[ELKN[ !X";*C#+*EC7]DR5U7;FR8M=,< MUGK_Y861WA"S$@681H[@1M_J,*<.6\SCS6P["BT+\'E;L\!GLH8X_Q0.%P(
M45F@ZZ+]6NHG"E7LZZ*$O]&W9 <-5$8)ER#S=0/M\*8O31HJ(M92:2"#7>V4 M!K6S"'=C=;BY[UVMB7Y-_<13L[,MV* $T,O-ORH:=IT^JW-(C?7V8GIG'T=[
M8O:KO,SX[+&'QJBV.M%&=VSUFI##.:2@WS7/!WNU9OK\&(C("&>S=.4)M^B9 M53USRMP&YA;=W"YH&)_/Y33.]Z\P& MYZDN;*0ZKI/W\2P&Z0W-<7^S.73-
```

N:-16J.&CNG8&C7!+STH":_1,87_^SR? M>S/V0UOJASX;*.WU,T^CZ[H=LVM/6L V351_-2>@OC5NJX/X:B79 (WXOTXD ML&JH-S;%=>2B4W<,VN(==RV;WL+GN MX;_>-^$:
[!ZR>\CNX0[5UQUUFL8<3=1S=:*,KM5A[["YWN'G!&*X\+4BSN$ M%SS@WEP562\XGJBXQNQ/!BW@RB8JVH;35X?SD4UV.-4UY^'9#I&P8F8MVPI' M=&0.1]VF<4<3%62=2*-
;I;IKM&ZKEROZ6QC<[--AS35IZ\R@7'G*)QP;P$*- M@A*?<&RNPWBTZ&FO>RD/-1I-LY/K3/HU;)E379N\AGJ#HZ$Y'%=^8H,E?KV] M07ML==D;K)\WR&6KC5%C7+9:1^?R-
$IRT#.' ZY;O0:'\N6JM%OA2?^:2=IK MR"/RN<8F>GK-U8=UDEW/[5_3'?2:QAU-U'1U(HVQ-60'L;D.HNQ?4WGTLF;V MR:7YECW!:_,$>WW3[E5^C(,]P39X@N/&GF \>7?R!FA,/L#(?
B#[@?LRA6:G MSP<8K\P-M+F-::/=0#[6 ^'L#X'HRY0%%-K>%2D'8?FP.:#B+7Q"YM$7W:% MH=::R>-K9ZI62Y)< 1FKA!8O%Y#"=RO6%1D4+M=VVS-ZIU45W;5?%'Q,'T' "
M:OUG&B?>_$D^\@*@N.2V-\Q79W?5\O0'6-SG--JK+ TG$D8L9FD$?NDJ\F H M6*8Q?3*6J9]X:MGP3;A"3(G8-$)90C1-/1_A#$]@+;"T"">8.S-D"?IA)$]*
MYH_H0$I(H>?"FHICQ^D4%A O',L@;)P=]IU-T&\1'?CYU@,#QIO)N1X%L@Z0O>_"&S^(51A[26SI M^BQI[+CJ,<+BK6T-QP:('9\.^"3&'V*5B.440-KKF$:WT^T#=&8 B1C@]-;N
M#JR.L90_!]1%QMBRWYG&/ J7.-9@4!SKO]) R!BO'LLROG_2\QL(^_LP>C(I MIN&AB@52NID*H)G@'GZV1/QFJ\V7 =3T=M*UAJ6%8.,16$D2&F\'O9$UT5_N
MV)1<<;_L'K%7^*2LQ^9QC(,1$X/LQG(B(V5P&3EE8RLGE[(P"X/OW,A Q#, MHST+D9 @@.Q8AMU=PPPL2RW#'H& D8AXSEKLP3@?:F,MEO%E(6*1S1X;CX W M8^5$BLN GV.
%JS)@27+'R&'S9 I@=4!ZT1ZF@QH\6#YE!9(.QA:?;V# 7Q^ M%B#MX6C/XHWWL&P_=27/[UH1;6@:A5\%2K&, *7G;B@FR+ADQ(
H($1\)@L<.QE&G@S;U64EFXJ\#V:LD(T*QNF1+35<[T'_"__HMV<^K!IMYH6:(O,&<"KE0'0Z[\X0W,YLST[& M_OW!^MK_K;CXW(B_F85^&-UJOZ6PJX4TC[IDU=^+FRG@_^N-
,X>);QW_T7F* MU2Y'()QU)/(V^F">WZC7]C-R= M["'R"%#7+9&<]R!P]-*XA)@D7-UVP79#:H_U<;ZMC4:G A5:W*YER/FKXZQ MB,3\;V_^\N7SW6X[-0BCI>.7[%3U"$0[NCC(4'?
P+1!"'G1SBA2[EU8)M#< MQGRU"K3YPS).-D MOP3W?V'\.UJ5\.:'-22L83-W$C-5L)P2$/0 MJZ0N8"6D.%QI2:A)%-/*H ,PK.^L8G&K/Q1WB3M0](T(G$D**7/4)@HV)582
MZ5G5:+:DWN.#!UUK/-P7MB]03&'*$*:9 \2UA-9_4VCL5HJD1X#+05&@A'.) MUIQI'/H&\89,!YJ@(>NU1TQ(FJ "-NV;,9$'3#1 M.U!>Q(@X(TOL/0[!F#@;2^P_K,.
(8'5]78A@=5T73+"ZK@DBF"7J@HD>1SDJ M1<3SZRN/#CR=#Q!C^'*C\N!,_/TVIHYQQ= M-\Y.*H-C2:5G6V.[T:12JOPI4TGKY"V+UPIYIGLLS]@]JS]H-,]\6F*%3V4B M]
<2GD2],,*^*W3>82'X7$;[3*,7+8H7%2D,(YE4QQ@832>5BY0SVV67C!6NA MRLX.0[<@LG%4 DB'UMH%7,4XEJ#>:^51>]_P.+-" L^C01ONG "-_YP(B?R MO$-#L:
MCLW>9,BBJ=UH[D^L2G%< ^-QAVAJ@BNYL9?OT]@+1!Q7;@I?H=W;9#G3+*'2 MZW9,>UAA\ZF3QU=/;L,V"X'VQ*K4*3EQ.N5,UFECZ:]Y J33-;N#ROUB1N 9 M!4B%7?
1/GC@YNPUY81/YUXWV.QQB;5&(E;W<-7$T&$[(.5@1LOCK+V^5>'- M9AQG;03AMD$^]?L=LSNJ-$?0-OG4!C1WQU:E09$:6)*M"K:NMU+D8.OQ&N:R
M17^GE4.U*6BLQE4W1\,)AUKJ6 =?"7ZM+H=R63PUE7Q[$[/7';-X:BM^NQPH MKG&@F&ZTX-CPB6/#E[P;Z,Q%<)?>:M7&E3D<#UNC?POP,OB-/2=5J1 M .S$>-D'71:Q"B-
]Q82^72B[C"=9.(DAO@%\7>.G'WZ^,V@P)Y@)P_>6GK[0 MYRY< G*?#+S (_7EY1/P=KH^MS%U?'PYA@]XD1=>W06OQ\Y2&$N1+$(W],-[M?<&@$\?
I_CT9^I%8HE[,M5U8>J^L=B@ MJRT2$0$,_U4 0XTN&-QV&8B 498$R0TH G3PXARZ&\KQ L2/G\8(IENCH3=] MR NM;6H=L9N-
N>'EV3J/=L:,B!H@PAY:$^Z=7P=,,$LP(A@199^=&[;7 0_V MB%OGUP,376O,HJE"1+P^5W;0I3@+(/2P=[#H:>3!,/\I_>!&\$AG2"^V1SW M)8"KK'L?
WKHYKE,BN4X]E_?;'4UOE=4JJ#2'X^R)U>\VFN/VM*X^F29M4&N^ MYRNQHL:Z<'A[,VIL&BNQ%GW-8ZZ5"9(VM/F1(9O&'TD8]_OF8%QI?=WY,5R_ M4A^&0A8[:
.SCRZ4DJZ8V8>3@3GH5G@,5BKPEI#Y<2K\G+3\BXCC6^/3? X[M']RO<\H$@?@MW?#!<7E/F'DXJ M/(I7+_^ZW>ZTQK4QI.'OMI(JN M-P/;' XJ/=K+7FTMH%!S!MOE][.$>G7
H5T2JM_MF?U1A57C')"X>)!5BWG MU,A;OCLS>H,)V M=0T/5-3]*-BZ2BZ>#;/[UN0='<2"3Z-W>#XLP:8/A;=C?+A9<44OE^)!J,-FR<*+#;4&1Y]+VW($:A6%#QX>[W*,91@)/+*6
M1ICZ>/ GOE9-OA!8D1>_!57ZVPD2 P'W@W"Q)@!0,,E;&+NS/ 4%FXA68A(MS&ET^)_ $V\!O.P:Z0K6-0-XH85-JS3IA1U'S>CU>>K[3T8L9K2/Z9/A!;#I
MA.HGZ.5EUGK9%PD,0L"=P8_IL%KAI&$=CJQM81+\?.L!@7BSS8H9U3#$^&,! ML%C $]@?]3L\:&[!S'TD$4+R% M"KT H$?G#-^"L-4_-HTPPMXR[TQC'H5+XVUW,K0&Q:&0P
#@3 M%2$QIWZ""PE$@O, Y="RAOD\|@ACD*T";V=$(EW2 4G7")&Z@&*60.P+$<3 M&<61;&N4KWCE@-!TD'["^3R&*8%\|. D<&L:S18X.M)*N%R&B)1P]E6-T=5C
M6!52SAZJV%E.\9X3\Z<8&!W%3@Z&N<(?D(I!Z(Q"(; M=*U.S@8.2-3\%3J[C%H@U@N4PM+PPS@6L>* 8>'U388,PN!FV[2#?M\$Z\O4 M_ 8_11Y$@*^-H%Y*G&^@1E? QW* R62,
QR*BAX]N2Y?7KI^$CJT-1I MJ_F/(E$33)YTY<-W)(0=HS]\GE#<.+%6.(@W\X'',+2QT$DB'=]!ZCC%2;R= MYS>R.$ >R.D/U]?^;Z53A%F*!'N&A-
&MCD05=J5.+W8I'G,O;N0A10HFW#K^ MH_,4JUV.)E9/![ENLV!6C^R,CM4;O#,*GQ$<&[#$?B0%B)5:DJC7REU)],,# MAR458I)P=0L6!3$P_*DVUD>A=2)4K9E;O4*$S3&
9.=_>_.7+Y_O=EM?01@M M';]D?:E'X&23Z@(.NPNIA4NC2FQ_6D+"&S3R\E^%RE>P<_F0BU:>)6/OU5;"UJ7GIH(]'%C]LJFP M[LYOH>'"H+3C<:<0]SMFS_W^\%B?;[M/-
IJ\T(TJ;ZEG=5[H_ZB==*W><9+C M95#?RM>2R7PI//[;^L,R[K%M04#>"GDW]R*8/95(CY@=[/M:_U!S-12;>4[MX+0(8_15LZ7%"T$B0NL$Z2>ICF])(:D0ASZ&??L%,Y@$XJ.
(;G(7Z<'Q?!)(M"$7<3VGC9!#F\FX:AE\U$F%-JU44?J,6;0 6(,K>.U.)L42/L!\VY9A_. 4A MHKS ; TF;FX6!O],@QE]E:WI')[C0<&_1B6*-M1P6IQ+@3W/13C"&J5WD0TP
M\P.H$9E6D\%Q= OK.B 61,?,2<";=+)\RE'06TT/%97;HE]Z[11MM-"D50>9'(,^YG. MZ.Z0UT'(@#'QTL"=-EP'XQ>JG^UZI)C"^DFXF/O G)"('H3Q/2P8GR/3_M\P
M^JJ26_MU22GSW(+,:<9U/\IDP:Y NLXE%.5&P=21R:'CPD*9\72D[.FMYTVW M6_=9-B0HM&E]1B[)&#[3!IN%<5)41C=38!32,>"88&&',LJZ%)LX D*V-7RA
M']A;XWG2Y'K=2^_;1>E.3=&= M5VO#%^YA"_V.^J^DWVP:2;S=(XGWQ2+]&.(MKG4KY6ZTH=Y62K&>UM@8'5.J MX]Z: +2MSFOCS9TCLR'[PS:',;O3$<.:+8\L92P"44VA=XV3
Q5^A$59(5(N MC 0Z.+B7\EB9[FM!%U41M1UE(GCPHI!\G&>01($"'IW(C?68!(2-E>?BZYEQ MK_TP++LI^G5 GGC2.Z=:+BQ4G'LS[;^LMS"OW-,X7G!.PRBBWN%%VZZH(@J1
M)+O3R3R)KMVES\?P0>^(=V72/*=A1;\[XQ&'MH4<7O3P:4_'5JUD,;'1D;FW MGO3_-_+TV[C\.5L;C\HZ@6)%+\ZRZR3[P'YIK.B2^=.7&\E8'Y7QQM:"D]^V
MEQC)+]_:QZ*]7[9..J6'$M@*%!+A5(29H4%](8;- /.]7'6 M0,\:[3)E&YS\'"RDY.?G/Q\1?+S9?;M-GGUJ&+[ZR7-9;U9?'.]:(D*7X>% ML"&Y@OW!*YW!X<@^MN9U/XTQ?EX?+OR]5!-
])VNB?Z&:Z#6+Z).NF-:1V /5U..1]!V0!B(Q0\7F MOK3FDX7F;BI)Q8NOYB%(*6"F,+A9 MB0AVL"S6N&(R[>U@K<2P@]YY&_-[<=GUJS6R5H9=L?J3[8/50J_TQ8Q
MP[.^D%'OF0M1N$3Y\DCB; N9%&M0P*LMQ'RVGPRB176+B;"M,YOY<3@$K4U; MI@-QUJA;6+ZQ:^9;0]%M[(@5P^=2+O@80V>%1 M.#X(*$
E4(LJ.X@>O!E%W&=?:&:H!H+"3'>PQ39C< ^NMU)YMI?JN$R6(K MCSG]'QY UF<(URS1%ZYW3<*OF79A=.\$(,F57,81I9G^('0 40EDFE$7M $T
MPS3:,WD+4I4ESMF>KOQMV_&G8@AEG/-.-SOJ@T>0*^(=^]A30\><:P.Z=2)] MH:58KOSP">:9BD#,=8YBU._M/&M6LNW!OIB+&"T8T#ESH>RCH50CEO''_JDV M*B\0* !\:;-
K1)#!+'6!L022RLL40 $L/)EV!UX,R*R: Q2-$-XTM)^Z]9@, MG>6]D5=^EF;%<*@T)>\#>6)Z;V)_FX&O\"?K AR93;@'5D\.CK96)O#[!G0W MBAAE(9(O[O4O"-(23X[P# YRK-(
4WGP/S_>B?+Y,\AOZ9*CK,?-DO>* M@@"DPPNK,#/19>F5 ,=Z]O:^:P%#EPOMV(;R W,K/@5=@Y/?EO4.AN M6O]$OMC_)WTQXMI/)7>BY"0WF$-
+^\R8$S6N,YM%:>:J8#*^0EW+V-2V+L" M"$?7C'@Q^*YX"3'(0S3" &@F(E4VQ##S^ T&?%)X7WE@J!$"%)7!/5#'5!2E
M.S5%,/12*+YCJ4B$KY=&I:!3000XZR]71@1G^EOHH$"2P:X+QOPL1%("V M;S83IELYGBLW6(CMX;2R^TBZ(F" M)TLL-$!XSATO*V%^Z*)T24)RW6HZ>E_M)3I$+-%?
&]/HGP$Y@LB4?"C]=JP;!X\IEFO?$PY!RQGX)&_X*$M MZ+CBSQ3V86:CPTYRS4WO H]$2'=:=G^B9D&$0FGLF3BJ @00,?[E#4YRCCG)R4E.3G)6J<%0JU S-^Q7%N+I%9DZ
M2^2Y(ZDYI$>()6/W8:3*>- F#[;&Z)4:)6?RCN$%>O:!N1-Y/44<*XDR9A&=WTI(2B30SE FT,&.X20I)(+ZUPC^V; MY[:C'=E\J?U&>\$+75C9W'0?ZAO4_"36>H-NA]H3[9 M^/!O;
[IOCF7!WHDO+EQKCE^.N:E)]G4[_I1D;8A/:P?5FMA?C^@QQ?IJC6A= MM5,)N@_IEG/LMU"&Q/*9Y7,KY7-6P9!U^J^4C5EJUUMJE^YX8 '. OSD GSC
M%JF]]"DQN/GO!I%6):KK>;RAX#:JCV\K8]L+[VR+HGY-]K\E=U._-O5^?J3NN0-U MS4"KS,)L#^5VSHZR^E&N3,RVG'"E0FP)JFMG&9=9-*OG'M+P=^%R*:(97LY1 M.-
C0.NOW/%KF0*5=36\+/U265L?+P.G&@6ZESEJ#@^JG*;ZJ)[D>JE2J([7V M3'OFAH[G,1(, M;SZO5M4RG9_?O3T=G=?033V&S"=5*^F64'EC?=I9&(!^3JGC CNUS7!JJU:^ MS1)![-
DVT;.M6)%>.V;W;&_9OV;]MO7_; M-[N=,?NX+?!Q_Q/;^HD_4^RGJ'H(!J[A>X'L#"2[MK''RQYO_862;78'(_9W MV=]M#L$.^Y5KT282;..]W;LPB-.EB-C!/;6#>^'C0>=V@.MS&JJ6
3YVD?>Z MR*UDEITN-/,*.]EU<[*Q.R^,_X7N8 O6CQFQ7_T*VZ"-LDT; JV29 .S-ZP\ M+'YE%-^Y/%6<5)NWBN G9J=?(<&S7]_(S7,H'I[AI"X1*I\?J!@?U\/LE\ MR11Z_:#
WOQ9[=U/Z+;CO3@R1[YRXH0NJ9QTC.+-?]7U#6DB&CE3?@$')=M, MQ>T_KHP .?%=&_IC?[<.)YY.T<6C)>9*HWQ:+ML^6(;#?FKS_50NV3Y4LLV^ M9Q-]S[/W#6DB#MGQ;
(@0XD/)[*M>.\FR>UL'[7F2AAXM,8G8OVV5?\M5U^SE M7HN7RU73[?%U3]M"I(GX8S_W6L40^[E-HEGV<]G/O:2?>]ZF'BTQCMCK9:^7 MO5[V>IG6V>N]:
(:WXE8B3409GPV^DK/![''CSZ> K.QW,CG8;'.U28P_G>:># MV./F[F"5>N3M$HQ0)_KM^6J]_JO: M\LG3ZO7;,OOV9S5&_Y$?>C;"QT"XU37T:(F9Q5GRVF;)L_U5W F$*9=3W@TC
M7/9LZW#&ZA0M1)J(P/IZKURVS=GHIOFE7+;-V>26>)QG;^[1$HN(G=#:.J&U MD&'LM[+?>BVTSJYN'?3U2=J)-!&#[.M>JR!B7[=)-,N^+ONZE_1U3]ORG\M^;@-IW1[TV,=M@8]
[WE8B3<0G>[P-$4GL\;+'>^TDRQ[O!:/% M%3?V:(D]Q*> ^10P.\E\%O@L3C3S"CO:=7.T2ZU$HO432.Q;O\(V:*-LXSY@ M[)MS'[#FD_P)(N1-)//V@<(DD M>OV@P-[\6:U=Z<
'87"SM\C);8$=2)8Y'PK54M<>+?LO^^W9D9F+WAD+WW M5GGO51![&QWWB=GM=-EU9]>=77=VW=EU9]>=77=VW=EU;YWK+LO=DQ#^'[^E M/]F1/U[9-S+SV,A*]X[5&S?
(&=_WKO*VT%RU?I9R:_*6-#)_>--\FN6B_N2 M0'2NSBH.3+?$5&F4/\LGK@]+HNZHV6[JF71C6PBW):>G.U9_TFQG\J!2_9@X M4U^<7A<\4_I7LXP"&?PSC1-O_B0?
>0'V.KGM#4M+S:J_%6G\!AJ;KI+4WJ;A MBEDDG%BXQMN>-31@4;X7!JC$WPZL?O:WDQA_B%4BEE,1&;V.:70[W;XQC*E M\79B=8J_^Z\T$/E/5I$'RX&MTG65,&P(W\ZV=O"F%
<$#W\$>9_'" XB)61K! MVJ9/Q@.,$J:QL4S]Q%/@@]'#%5*JB*7-@68([*.[E@#%&+Z:">\!)J8=)@MA3,,H"A]A\Y%(TBB KV O&I2X?'C=32-< M /X\641"&$O
W2(V!.#&W0(_JS9TL<6VP<^W'L)T)N=Z%"AV0!3X+KQQYX-Y MY\T]V-@G9>=)4I^6ABF_9!E__3C]^T_"%1&A_CY5N9/GBN,,"6)/C-U/ S M^AYQE+<&".$'D;
(N32-.9PO$IRNF"7VM6@D0Z7A$&M@Z#P:/)-*F@H83\'YD M_ GH@U^;. +R;+?S79Q. 9^!ZT2N28_L[_17;IA.DWGJZ\>P6/6-'\:QE?\: M=N";.[1/EE[;
M'YMK4[:]%\S\U$7R#F,8:N%$#BPM BK,EJ=!Y0$1!K/$6 %DE'C4@Q$+XF^] M(";VAO\F7I(2JA^!JGGT M #DX%F@^^&4.+MCM+(="82;0T#%.M'2^9I!$A(F99(/(\#T@;U=R!2P'-
N!G M\Z'<1E'EQ)YLG2$I!8A(?"-TW!MS6 P#="CZQ'GF40]#XZ?"OBLIEP T\); M?\(S_!&J4=DO>@G4.,4_UVE]#Z"+>$,<*0AN<$0:Z)W"^-D+R.]SR>1 0@DL MA-::0<^+
<"C86^H$,T&"7:X%@1^F$L*H7X 1X@5*=QS/,>*5F*%\(;)"O(>/ M- ! #HGHT8DB)R@2$=@^L 8WE#16@.P*M[.+FD'>Q.E<4FEB .:_XB,U^KJ4 M WRB=E0$Z(L%+A@^
JI!Y@6.!DI?9I*M@*:*1(/ M<5,:@)REA@/:*7=#D M8!IW%6J?5QM''UWO0?\+_^BW9[YP(K0^%VH*7>'1PZF4[=GIO*O.Y2_HT1F
M2T1Z;UI;%@QMM*#+:_^WXN)S<_@&*#N,;G4Q2F%7"ZD?NV0?WXN;*=A#7V^< M.4Q\Z_B/SE.LW8Z)U=-E+K=9/4N/]'C'Z@W>&87/"(X-6"Z=;S<%B"ES_,87 M\^16O::?
D8.1/0QC$A6WTC)[$#AZ:5Q"3!*N;KNV178&_*DVU@?/8' B5*V9 M,[V"!^088'_-__;F+U\^W^VV;H(P6CI^R;I1C][_0L)/6#%._@6;<*,6ITB MQ>ZE50+M#8 Q7ZT";?
ZPC),-4,LOP1&;O<=?&/\.AB.^^6$-"6O8S-VM#)?X M:,?P)^.@(RS1+PLT E$4'E8<^:C/9%P N45A@_A#'G M@"DMV?7?%&2XE:(,+%3WH A10KU$H\XT#OTT.0V-/B>P:[\@L%OO7J\.
/89 M$;5 Q-Y\'N/A3'BP^]: 15,=,,&BJ2:( )-Z;ZT+(^).N7[+MDXKA>N\9O"1\^+90R M-@I.I$X^3]M% $>4OE2_Y[5.>W^7XM_#!WL17USQ=PYSVN<'LE;"D0V_SV- M^*K/>
<47DS<&Q)HBRBZ&92FD6H5E);76#-K.#HE0@N,H@V-IFQ]9%-:!2^]_SF00@03SK$3N/&'*O3]I>N=[S9*<'[!I,IM921]Z0T> ME:=^?
5#Y^K:M8K@7V/B>HMD+$W:V_01Z*.555PH]E""J)X5VS<%D\U!; M,[V8'U29-QMOS?9:JCN-6$=GY"@V[;!?T@Z_I,I#U?5S-XZA[=[FQ04-\#Q^ M">-JVAU<@44GE< 0>-O;%9?
B]PE!;'?=Z@O#EGJ?=H35X5M/3;K?0 M+?5PUU-LZ+;T[B-92Y]U%5UO2:2:O#WI5XIKS[ZC_G5O^]8HF__9_52IZY[L M! BCS+&;D@1)H=$J-5A=4?.KN3<3)G:K$WBR0?4 #%S
1(1SY=U7+>,+-<"3 M<(4WL),7"* MGK+UZ<^J*'F-6M8[^,*.W@X+S6^1H,?/I&>[2$\OI>=]U'J8UFM(S[(KIJ3/ M)WA/K1$43;;&C<74AUI>WLWW4];_$AOPW@'DO,3XA5I,
(G=1HLA2XIU8?0D4 ME\KVE-0D3_6D_?';2O:J+0_Q7C6BO/OQ[A?5?/*#D1%PA!U[(VQ@&2"F@=*2 MK GF3([CRW&$'AY;9M#WOC>GW^*KV(D3UF2\ARVLPI
ZN>J'\0!#KM^SF",6'6JGL]AD5GG7OCL2.VK(10)?!4[MW,FV>);QG\ 1880&E&QNBON,L$LN=3>]%P$V__6E- ;&BHA]5J$'ZT3L*Q#A MP^T0DI"\"Y=
#31*D'5SQ3:I@MHSX^"+W0N)@0%]%WLQ.RY2.+;:#E53YYNL M-ROU2RVWS8VQ">XF6 W52U="]?N(I8)A*[G4M-6:H*;DPZN)50=OF5SU\)Z M"TM%90;"PK6,G[P 6=*XE#
[S[>>8TY2PCQ-D!P%_")0K", MSZ36@.1NID\W^%_9V;<_=*A)>BVS#BL%$TYA 5VS*4FB$BDV&;6]1X\%QN7 MRU;!&5E[L';7 RZ/2.%N@;YE_"_BN[@"5\"W2R\0<6G^((3_!O<
[!B&@"]C M#V2A$VU'*K5*EHV]M8TFD030F(<@<.6N\SZ]U"9Z*O+9=^XNC753=MU=6780 M+DD)UX8V(,'R/R?!=%5J0_;NQ8U2C&J]V(\<
M_L)A'I!W8M4ULPX:\0=%)9H22*B#40,0Q.;)668(I M% AS>B[.)/6^/'FNILH&> @K790/N,Q!9M__]Z@*AU32+54+I< MT9_*LP%1)Q&:)@#,?VDZ*EL(,!UVZL5+#<3A_<5%#,!BP)0
$1(4V0PH4/7U M,C;N+3\4[2P52GAB+D.DQM%M?M#A\!->#!XNB%L?/T! $G;6+3*A/OAP' M1;MD!;K9 "U5'B$J:1^>/Y4892K!V#*%/4!56@8-[(3NZ##G=RYT[NNVGU
MI)W<"T"V;6L@]WV%O=U!O M[MH^LOI[K\UM;_M1*;JMSF!?S.N"#7K'5]H6MNYX&8T9+S7$BVUUKK3'>[T1 MT[.NM-%XO=$"_QK2->_EJ]Y/\WM'RP2:L00-14)ST/AZ2]!
MZ%KC09NXO<*;+PY$5MI$ O6^!^/E)-!KN21?\X0[.\1BB4#&E5WPP>J!+<8F M^X;O?\"D4%EW%VS M?5_D>.JX=F"HZ#!JIZ;MA7=B?&>['JL<=^SJD$Y&;\UP?A'2OW03"B;]@Z3?
M-?O#"ML02'U=,Z2?K>_*Y8WZNW29RMRWMB]]MGT9U3Q5[;G0Q4 =95WE7=W/G6 JX[(/U"6T\H]7Y[@]T-A%\&_M[YH]V_Y0M89O)/9;X;O_OON0*[OMK7;;JVQH7T,'YDCY-
IR,*I1N[+K7UG5O M.?D?9\].[,TV:>R\-]1YOP2CL[]^%7L^C_M2KTVS:WX=>[Y&VF8O_+)6R1VU M Z&6G[?L=K/;W5R_8\=^*]LU>]3L4;>3LME=OI0%(N^WNMO:/9F]XH9ZQ55+
MH^8%\S@YW08/F.FX6,SBY[TFWQI._"($Z7(F+G^>3.\P4[FM;!P;CT M]JN7@[T*SXNR\[W7^;XT\3#O5%WYT6._O?E^.U[4"G-\"1-YU;>^UIF=]->8
M#MXE:MYIAGAU@9@"N3F^]LWNNQBV-1"2[OK7P M+(ZLPNF,.%O-WG&S:;A"$F;_N3;^\TE:J-1FN^Q L__#C0[T,P [$!?BP-] MVJ8MC40B.\|-=CSX.#<[T$S'[$77R*:X1!^5VFR>?
6IV*=BG9I^:&8!]ZFOQ MJ2MOW])(O/&!ZRL^;6JS \[GK:^: RIOI=)(%FBXZUYJI1)E!ZO833^YFWYI M@7!A+^;2VS]%5=N877QNS,;,'H0/.C Y>3$]<:1+BR/9\GV5FO35]M
M>.#*]GR-M,V._V6MDM]$8KS/W?X/)^FF6K,]F8\RXUY;_?Z'S@* MP%& :V>?XZ(E7=P;0OOOQYVND;0X"7-8J^>3[X:,3 MS(3A)(8(7*S67\$HHUQ$0"[_\PZ1[!.9SAA]Y_= M?W;_V?
UG%XG=?W;_KV73[/[7Q/U/0B,(@QOP_>=AM(1%R'/\' 4X>12@Y9G* MYODCO6W?:*^W=-]I]+2CFATWFRITZ8 M)G'B!+@:#-TW7*!]?[\Z7C5\^ MW7UE8&
N:9"O?:V9[5TVHK'K2E;.=C?9/V]M1K !/3\O[\NWPG]G$KX<";.O M?W%EO'Z':K7ZN,[081>?G9=CN.=]QQH-6GZFO3K57K.-,>F_DO3M;H6D7TO7 MO=%I\A?K__+]KNR-
LS?.K@Q[XTS"5TC"[(TWZZK5VFR6G>LZ2+":>1C'"35X MH^J+9&I&'^Q:,^%?[95P5^!;/_/65_:TV=-F-X4];2;A^I,POL%N=AW=[)RS[
M^,WV\=MTL'=C<^_AKWX51SG9&V=B.Z3YX(^.T4K/^6/B3'WQ][^ZWL/KY[;R MV;5)0T_@SX5 (, [(E8?K<*8P_KM6XCX3N)]R T?#J==PB'PFIRW7\S"_TP
MNM6FD1X1H;@Q7!*N;CO64&C%VQU8,+*TM@ E@-^$6Z?:?:9QX M\Z(&\Z>E_FGS7Z+RKI5RU7_HD#P:JB MI>/+)X^29M2C-W__% 0I;.A?
PK4RQ;^/-0KHL;MRR9)8JF'^N;$PO(!^![P!OXR>C!F,!(_#N3%-8\QKQ9:13^C%QBKR M8$< +2,0PA5N:3K@L2A\I&Y- 'I7D/0Q'KUDX4;.(QT/A:$BL03H4,8,UST# MR(5+$W:WW6-
@Y $8P)?< MM86_)*Y4]PM4[!;GK L]24PL$D4+U6N!/&],X18M[C3RN'PLPP.J;PGGAR(M-$7%+]9.P<*23!F5E*1@LRSTE>H*=6X21"YON!>,! >B8GHI=I4@RPT$CY&8 M3-
?"30>==37L5HX7KD K+-"A@*_B+]RR9Z^/_;]V"OZE6>4\P)'AYEJW_#[)9SD8M3O+"%D,JB.!U6IW>C^PTL]+:%^!_[N3DL3RX'42
MB$EZFI]6?!8KP_V&.///%FA+6M+ED+PM=/LHT:_:@(N(^S00*%,I"!2:J5:.$-AB9 M "I8";%+80R&Y%$.#_.\(ZL \10Q18AUBH/]OP$PF^(PPH]N$H@U'TA %W'?
*:B$7D$VGT6J8I$+032"H(=3=^$FTWQ'17\&%#4M-E44-S(B%M0"HZ5< MYG>L5Q\%@A;[&0X)HKF,G,6.;T/'ME^Q7^$.[$V8JKCX$>T +O VYIF7!7CJ MF0N& :*2%X03^#@"H']F/
8TPUTAX4X/@T*[M,;*W;HN7DA[Q6.Y>Z0$'&.D<<668$LF%TKN\SB?>XS#+7TC ^Z9RN"-9N""-.%Z HA83H[&(O#%33ZX MG,6(4+I#B<^5I@ND) EF=S+>R;3*%;\,(@ BL
,9J6#\V'+2^AL%_^:^H%X M0"?=J4"7 7?'UG+_+TGH:F2[.9NK3+S-3;<6JAN$D2W>=,:LCTX:<&! M\2+70!!2H/9^. DRT!0,8'S/0&<2Q!:\&2T-+BI I=',=U&UGL3^G#&[T6PN
M4OF)HNFS*"EL#E22B/QV+D^FZ@3\ 5.#&XXX >:![A(@T"0Y,$%24CH3YB,4 M6N>8$D^3RR;&J#6L% M4E\LI134MPU762C(#6#L_L17))C?<#^0Y0OPNA-,'5HYQ08HO_$]F*FGY
E" M?\P36J5[]IT2L>>/C5TC6Q=*[=%LYJ=IGCMR,"OX*]6 *!;A3OP+-RY8A02, M' C74+ X!$V!,X]C;CKFB9]G8 L(6N#,+4A+!9P2(JJTL4AF%::I#!2_P=&I M8<^4?
9YCT0?.14^0B)X[F)<)B8^(P:%0X?$>J-OC,+34H]RDNM C)%TQ&[8' MS@\R_5([(B_3GXO"(8J/F(?O,@"_%"A-Q5VRI+68ZU@4B7>>60D@(7")^!&D
M@$0YR.1\U1&+>Z#M;\\7P71OD"3!,'^6/BJO%.9$9 4I;E7D7QO<',D L$JX M=:R$"^0Z]]8#&0UZ02EAGBI7%N@>[A".;RTV#2ZA?_C%EH%W 0N..> 1UA-
MB'TAMYV6!1&6@%U+I8+6YXB["G-7;R\ENBII>;O'LGR>0E1V59"*!9KY\CH MK-R33I2'W%5XA1M/D,KIX[U?7KMZ0-T6-:P<"9)L_<0(135#0?XS9 -76? M&R.L1>6GKQ2-N <)(%
627-!ABBY]^?GFXH"XLY5I2J.O&0^A]'*,+GE5BJ6 MW0J)6"$^[(6WS+FPY#CY65C<*!@M.!%:[O+*UX!20G:(ZZ-)#*[2<7WEUA_ MT
4,N_3HN/P:JS<5J&B2HP8F5A+F%R3P+8"UI*50&%8BVFH@BA WT2I+^6? M!6 PY&*!I]R:YXP=>9K O728 .]T)?M P3!@57+M,8>O$JDO6"SBB2^RQJL
MW!8O#R"_2T,I)LH]F"EWR^:BJJ'3%3.=0!HH;A%FD:\#6YC-4Y6](J41^>Q: M4M()FX%E*+DF<\@3)\C4\ON5;B.Q#\A1%-S(? K3-YF_PZD"@5=LBD51NF,\6@]HR,7Q@@+G+2?E(
M$-@$$"7^]L!WRZI":AXE[#F8#%HN!,U\W4'E*Q"IH]L7:&:7/MS%7ESC.<=* M!#B0JD.4=(8:?U'>X#I/#DIGO%@D(\ ;BZ=VU U:Q8W4B@/>ZI%;RNNC&>1A M37B/W:5PY==

```
+@)V<7'!8LC2E$\@>I MBE0$]^4 HP:B&,P"'I58R_D^OXE\+'/-I#6@6\ M +3V!]GN9^4G'05',=1 M"/"^R C12NX@B9%6%2%3A@1?I68+QK9I2A!=(#FQ?M#'3W#H3T6C,O7-246K
M6([@4J>*S<^S.$%W0_'@]=X46?#?@9*"97]<8ME'9* 35<7*&]39ASA*A81I MK(:AS3N6/63/\9:+.MOZ%>#(G&!(FUPXM@P#?@AR2'/EJHJFLE),&66M$"GR M][;%QD6:6-P)?
2,+T2]DT1,3;NE,TK *2B.')C_!*_+5,)"N.FS)(7.W*D=" M-2[IZ*,?5."1 #VY1Z&OS ,S Q'D*)ZIA4H015;$HKPF@:%^2>@6XY>8\XB_ ME.E$MNJU,JT".%@YT(\
P(+5\"W0,:O2!2JKX+U[Q7%84WGBW.$PU*F@U7'ZRB6M'"G81:+,F4^N1)N53"4[X)Y(JDL M$V_) >.\Y#46(L25TF5I#RMT^3)BXJORFEB9@0K]H&&N$K*B5)>H*[H0&:]+
M4UNFU0797,G\UB*2C'6BJ-WEV3E( UOTE#1^%?&UB-O--8(]1DM!REDI#7DD M>T*NMYNVU7)0@D%ED3=-(GS)GA02X@WD,![VXL2).B#*$KAD\N)4"N4+&CR5
M#'!^.0XCT+@*R5;0"9M)5Z%)?K(")P_1Y&'P3>-B8*4VUV>[/F;2<=J=C<]; ME)"N='U\O1*NG14/112_R\="3E4H!8KA;0UAI8;6Q:%\#!0Y2^O!R&WMA_) M[&+=\
<&/$GNJ]\$74L2>%&&UAPXI0@-%]-N=C8]%D2((FHY+$=WV@!2A@R*< MMC,B16B@"+MMD2)T4 0$:U*$#HJ@8*V)(GKM7I\4H8$B*%AKH@B[;1,TZ: (
MRJPU400%:TT4T6L/NJ0(#11!P5H315 97!-%4+#61!$4K#51!)7!-5&$3=!4 MJ2*^<(_0KN=\-0S?+8"]3WD;-CD'MVUA1S3W)FDI% M+V=H1@;;V,%Q6L:VO/H 87+;VO Q.,.V9=GC=
:"R>W+D\=I&4<)DYM7Y8[! M&8A-$DQ^W<+0<5J&T3#I1@%^^..S[K.O=8Q.W6_L&.Y@%..5FZQN-709_>WE M>/V08AQGN&4+W/5_17 C<-XX AXF)^5AK%ZO>&?
#@VNN'C86C=SV7R((:KMQ M%3A:O2CPB)107(&*BQJ)Q6CJ2 5%JFP2#!)A46"R;HS MYE[-[T[\UH3Y;10WDKKF.WEJG+T>N^5J7^LY7^YBU(@)R_T^-39@*K^82"/T MHE)4?
J'R"SD#E5^TD\JQL[-N>Z@W.Z/$@DS7S)3X+-^\M1'S_9#%\R@1"=FO MMO:K?6+\0>[=2UFD%O9)Q+DY'\VW+,Z?E[/G=TR^A((5V^)K[,-GA6LJW+*<8 M;!T?\35 IC 1HV&D.S+:4
A&:H01U>UIL'40C.P+1GJ.T89",%(KC.!CU@9; M!\$()34$(TW#""4U!U#16KZ]^_0[UQ5B,MFOA6]< \K?,8LOEFVQ=_*%NSQ@ M9TD2N;[\[;12U]ZO+'1MB6Y
"J;U@:J^:1*4OGYEFJ#R6$J"VHVNDZ!V?&Z> M!+7CP_4D* +SBLNT)"@"\TJW#25!$3,G,&]D3U(2%($YE5D(S/44%($YE5F] MMJB&7*^.@KAVO;Y?
M@QREK!HPCZ)>2IF8Q&K=9^.U5(_.);3-66!4]-F285XK:$MO0^ M,D);JB00VA+:ZB05JB0T\F"!9F5WC=<X/D&"(C"G,@N!N9Z"(C"G,@L] MFV#6LPDEB_@C2U)_
MA*7]-4N,$69*]V,=^&NIO^M*+ ]Z'HL3.>QG/S"&;1&MF702O[6;=_T76ZO M07^VT[8[!G4R/=#>#U5MZ6A04WY=Z%/_J"NVWD&O9?O;6H:T7V-*--
[UZ>'3L2U=SCW80^C'[9&R51>L?!4:ZCGWP^&?-$>)47X ZDO&K40E@-[W\XK 6O M=1C[)A$U8%1-N%;=!42R"",;$[0"VR;Z@74'V\;[54QWK<,"6QWZ=DVWB"; MMCZ+:*SOUEP#:
(+#;LG$*PD\U9?E#PLZ]]\E:Z+6B8M2XJ\):!X:\Z":&A4, MJ/G5C.;7TBI)\;S691R%3S*ZU[T2*MSJMUU.EJ]FJK/6S;(^HVHTY7 M(SM=>_U69]@E\#&VT[5'G:Z&=;H2\\F-
=SAH#:RA0=BC'TW7K"=VMXQ66] ZG0FKV,5ETXT6KU M6*-ZX*'T"#2Q-&5*U;!A'6M(C+7H5ZVNMFB\V>.#]8/*4_Y#P;8F6D=K(MNR6D[' M<+ZG'R8>2 X\K&&?
@L8QT="6RR14^ M,&IW*]0>K?U3KZ3Y;-9(]#&Q6;):ODG@0\V2^P2?CMWJ]6DSOV/KEK0M:O&F M=DEC4<2JWY3KGU]U@AD.SI+KWUYU@"U'^%;;&MO
MN]5ORK7W[!I@Z4<(<+6W^AJ@]J,$N)I;>_6;,C&X(P6XFMN"#5#[$0(E""'"4HNZAA5BS JO&U>4'55A:D:%%2UJT;%XLY"*T:$E-']1T3$W'A)_4 M=$SX24W'Q#\)/ZGI6
NQ$'Y2_D[X2?A)^?NW%, /Q#BT;#HNZ?^/+$G]R?WJ MW-6+R]CS0,!8^;5XP5P^]U,>T*J6ENNWM(O3XI5D=JO7K?!U509O?&GD;DQV MN\I-DVD/.=IV=X_6.^BWK)Y-
X&/HKKM=VG77N%UW]2-[FM&F=R_/CAV)M-I* MMQI[4!.L.31&)S38*0Z.>BVKWR4:8V@.U:,-;1M\W=BC];2/?O+Y9,P3X55>
M2#N0,JE1RTP/]VWX9N)M]HK3%A2K1$+5IR:']$)N8Y:2=E4[K=L?4=^H[H!J M1@NIQJYU6&#;1-^HB2%6BY=_5Z9U71M"-79[X]+'"8_[;PLU4>O$-RF!)] D
MT&PL@3=3Z]09&Y:)R@QG]QXA]V64^5#%$9CCU:]G[L]1$!= MZ%5C#V5=>S/>8 WK6$."JT7/9G6U/N/-?N"T'&= V&9,^^37D>7J$W6"-AVZ M+HFW;8CHEM/J.
YAFS&]CU]50ZYA 82PC7)2O:U^U&]UK Y!VT&GI,,:'H]O M'-H,[2B\C%(>,!/6"70M:)H9*Q8"?SZY!2&\FD>)G_H1V+ (>.K?B+5KJL&H&Q>' M\G$2!5DJUB:ZO[*A_05E0YC+XM]:\9
4L2=%;.,4I(@]*6);A8$40=!T7(K8 M1CQ)$7M2Q+;DFQ2Q-VC:O/1!BMA?L!Z0(C10! 5K310!'K&Q1DV*H&!]7(JP MVS9EUCHHHHM?NDT?HH @*UIHHHM4R&%+$WC]C1P%WCY?
9G;< M,JB]"]( &=3^.,+Z6P!=$:8BUEPJY!U[Z-8TTC)J;Q\WP#)J?V[. !EL2R^/ MTSL(-[>O7QZG91!N;E_'.P89;%M".T[O(-SZ^/ #YJ)..5FY3E@;L!J"JW4;F-O(/*;<1_J-
Q&Y3;"32JWZ265P\+-"O+&;KNSUVW7OCAQ?!O%*M$Z MYW,_Y=4FC60.AI41'H$T@*^51(H$(">0<5$H@!?2,A MMO:Z%2@18LW-0?/\Z,P3?
V;:/!1G,>Q;%P\=%992T0DOPH))YY$/:M M*<]\H+6JWAJR[0TB"W]WOM;?\S?GFNOO9[,H"ZO+(P_54KZE'FVP=7SD@/ZF M4 6C8:1O-MR,CA"(] M[^%GKJ5\+8IT**O>;AY]-
*6<%^!?!%1;X]]I$V( 73FN=4LRD)2E^_,DU0>5&0!+4;1R=! M[?B4+ EJQT=I25 $YA679DE0!..5[I1'@MK!]?ID403FE1?(24Z$Y=41\QX)
MBHAYI5A.?/,+EBE(4+LM81Q(/5R[]MXO6_HX2U@T89_$/!6S<;'G2<=JJ1\< MR^F:TAJAZXH'>3_MI:&+>Y@F%=I=H[DGH$R3RGXV[C1-*K25)Z$M;>Y):&OF MVW5,DPJ];X?0EM[
0V!;2U&?I$+45H.'!XR4BJK-DU3V_"R!9E5WC9<3&@P?2)!$9C3DPD$YGH*BIY,H"<3",R; M6YX@.1&6TY,)1,SU%!0]F4!/)M"3"68]F5"RB#^R)/4G]ZMSO_1%S&SV/! P
M5GXM7C!7O4G F#X4#9MN1 M:K!>QVHY/9M 2^>F^1K4WFU;%F%6Q9BUCWYXS2R_YF;W+[/\=R_/3$"PK=OK
M:MM0WH0Z]'K9VV$T>Q/[*=A/K]6QJTW9]M!ZK96QUMY774>F7BG[V?]^[#^8 MU0:]2]7OHY]\/AGS1'B5E_L.I)AK5'-S#>^7.*PFYG48^R81-<)1R+7T:%XV
MW9(::Y_0RI*::%K6':0;[X$PW;4(I'5I2C;=DIH Z?KJ9(TU%9MK #JT%YON M1$W <KZ-6'Y7C\$H!9?:O$UQEA-;/'M#H&^4KL32:UG= M#F'6T77X]JC#U[ .WYH@2ZLFW9V,=]
:=BL,N$<)6<;%J0$]DU #R:).XCTA MEC.D1N)C:R3N5TJRJ)'X6PJ)%5<0#Z08;';7<'5U1JT6JO4I/1Z[E3?1P&M* M@;)AW]>33C&V[->@/"+..JP'4MJAGG3I 3:59@%F.52UF40NH
6JW:#/9!JOA:V7$#1:L MSCD)Q"25@SG8+7_T\^LF>DGUDX(QV\X>_JY8^AF',3O)'OZ^@_H91Q-]I_I) MP9@MLP@_CZ-KU0#C(/S4>;]7VL)5 [$0?C;4XVJ ;1!\-M73JI\4B'Y21ZQ6
M';%&& ?MJ[K'4O[?QBN7O!5H$3"JP(,OSQ(63=@_LE"H-<:.U5(_.!8^1#FF M=78]FV_UFW+MG;M&(-O167KMG;L&J/TXWT9\;%.NO?W$ $L_0H"KO8&8LWJ]I1]
M3$O;U'U,W5'N]&OT^KWA@8UFSS07+&1F/YMOW6\!@5,SJ">$4,VDJ/]>O=B MO([3LCHCPAY#-][MTL:[QFV\JQ_5TVS7WG+:1_]Y//)F"?"J[R*=B U4J-:1!_N MWO#-
O/L(NT5W%=&1+.W770;4ZIV/E?A,U9Y#B_9-]8SJ#JAFK-\3H.ZUMDF MJB.@UJ=U79M!-79[8SI'-9;AH4&G;J^F)^34F8KNO7^4J.CAXVDCY*W. C4! M*C64-
MU06EJTL%:V5CB/9K,H9*JAU(2E:/T"(76/4OY1>@6Y:]VA-T*-5 ^A.QMMO]08V08]V[:([*6] M?>LUD![J-MT3\MB60\VFAC:;]BLE/=1L^BV%MHHK; =2+#6[L[2Z.IQ6:P3Z ME.8.92%
(PR9/;0IX#>M83WK;O%RJ8[SFFWVKW^D0M!G3;OEU5+GZ+)V038$>M86] T&-F_Z!M4>LR-1":RGI&K-ZUNIWM+,S@_61R\IH'/'0%^S05(F5G M<P4\]:,P814._9'-.N5' M?@@R2T\
[_8=5R-)L'BGEX<^GN*FG[SZ4R[;YMUFNG'\)QF/XR^8\3N]9&K&) M'\))$+Z8'R9IG"EYW?KIE$5PS7%^S41>,_:3SW <2Z>"A5$\@[/<*(L3 <>R
M<9;XH4@2O.H,C\:C\LN'URP4PDOP.#B!N2"3:"9B&-GE\JBU0?BA&V2>@%O, M9GZJ/H-K1X (<#SH,8@@QK98%F:XZ6F =\<;N+'P_%3J/$GAW_$]"T2:PMV6 MW[88>+
<[A7O<1!"SF0AR2UD]WP_A-)' S/%^Q?3%G8OSA$-QBGP692$<(=SH M.@0#\ H)N6!34>![<*H<25JZ113"+<#HVNP]B$/FU&>@:Y"(_3_A,%!>>PY!<7Z!XV8Q_1M64
M!%NLC_V_RH-?+IZS!-U8QJ(YT>*O=Z?W 2C^C M.![(3'9]]=OC]_&@85]*S 8/[1LY\N M,3"B/R#(HYTNPA+_J:3UC;8J17N"I&$QVERTRP]7=?) U.I+H!3N=!7A*RSE'T2^ M=X:]]I#!P
*8AT+ )T =8&>>Q>Z4)PN AV/G@+V @'#B]_9@T'84G7WB>N"Y M, C\1,0RJLCK2$!?#Q+/59!!%/R^-VIWRT/,0N[=(/AY )JQH@CYG?+K(L(# M'KKXG;K)BQ;[?
@#^]]14U="F$/N8^#,#&O7TV.!*';OM;!#:0DX0(7Q4$HYI M!D.]!D@J7?C[0=M>G=@$Q^$]*K0P 7R/UP?39A0 8@ M,>$@P'+(C\K7_Y0!B2E]LB!-P#J Y<41,A6T;I#3C0^_M(J[P6< ?
F(%2,] MD(R9C[^@O:!ESM$J0-' F46)$X*ES86;HO5!3(NC6[ B-"9UHBO8@]\MY+TX'SLD!R= ;&.I,N/?6!U,>81P-_ M# (>*YL!%Y=3 X125BX-SD5%*!:*]R\B6X%I>
(\Y6%>,%YY%H;AG$63I+ 4= M,"^33-DO-*N2"'^A\L47BD!/ K#8)2T'#XF%>DU"E*0/?;#-?@\#_S,>Z($B M8P7TY(*Q-$-.%AN MX-(XI ,HOX)SX9@4')3Y(+,5J[#[?7LX
ENPQGP$5N'TKX8]WKWJ.4-W-++$ MV'7Y ZOHRH 7!0D(]P,&&0_%>34<=JUAOWESZ*Z:0S%8:0K+X>I3[UF:I(KT MQ5CGR[$BMBR2_^)[R%E$7#X*P""5AWK "*]#91LB5+4%_&
[5-I;V,X93U""6 M0*D,+[\H?G">V]_$#Y ;QBS)QL ?"^Z(AWP2;A;G: @#?'.G0(Z=*62V1QV@ MB1R^A$B##/0YGH1Z;^F("UP-M2TQ]/YD G8ISBH7?O5TPB/P[I?8YB %")-RAA7<
A(MNI9X@ M8']@H$226*S3QI[B&;D8O(4N],D3+DMBGP%-1ZJ>:*_UFMSI,19 M\I,%]8+KAZ6Z\/HXO1U 'JT$N+>2ZL>E1.T./[%[\G"[Y\&/S\4+]FZS MUY+A9O,H5,:2#UCBTDX>K"
[_4#@P=@EYGKRN].I\PB+TBA^5E<"QP-F+PK4J M9H-5/:[P7<03ET3=8&1[+*KMX%DKCM6J,E!=A#FZH(_(##[7=NXRVV7;*CG< M+
8/5XMEMB9'P*+Q'\H"DK6B5''PM2QR[6!/,X!\%@K4E$K9 M\EQ1K5QQ^8,RD%BMF\%)D/ZY(B_\(>2KB\KC2A*4QK"T00A[<'6TIS\R[UH= M$:XK:0SH,?%5 @=9=^*C7)X:^B)?
EKQ>^+%,9BNMMGQS; 2!W>(_8"%KV?ZZ M[\N\-U0%5:5CS/6718AE"B0%'0%OB24I (_,I?=GQF,T0D4K'T89=:;,J&>8 M3?NR!L(EFJ!Q@L\K#><^P!A#
<*QZT=L+C"+;S+$Q>.NO2TADMG1W.TEE> M!!F,[*'H]"=78C2VK[K]4>^*N\*Z\APQX=;0ZO>'DY4BR(>SCY<7%^\O__?- MQXMW;]]__/7L\N+]NZM.?]2W.DT50'!0BAM<7*Q60.1
66FDI0H0EDWL7R#C M"F1I1* (DZM.KP>S;KZ48Z].1(Z3E0:J3< [SY=J CG"^7*$&/14L\FM8A%Y MSXFG"C5 4[(DYZ9Y(>0#A+)%DZ%QUNOW.55<,
M^17O<^^JWQ^/NJYMC;GSL"!MGV&=]BVPLRA.KOI.W[8M# M61CB&N9'285P*>,M1!\(X2?_E*M">,H]Q)2+%E=C:E%_6LW.C+, 7?F.KEUR:4HO$Q?HQ:* 'YD! M/SDUN
(D;I#*R\8PL* I#R:RG4"N-)U>C0:]_U76=[A4?C<=7 M76\XY+V!/>BZ#]W:^3V,Q;6?X *8]XE#EAM-WL@.B67BW;R;.ZM>7AXSDX-& M>:AAEPH&+?:[6NS/
5.AY06DO*"7#WD3Q^.G:H8=13Z7%'/-RA)(EB624F:6 M B\5N!J:3I/U]"Q?O,H!Q8@)5$@TK:T];1)D:PD$:O)*%K&KLW@2I9%ABC3 M.MCTC\!*RI$4OPN'T8X5=!W'F%
M^68/II;&/$S0(D_E3[B \]QJGWCU"O'7B7R:7_ MO[TF 67R*QPZ.XJ\(Y#-BL*>\JN[B]; M"8#LAPOKX3^ZDV?#I42>U0 1-]QF]L3<#9?2P7K6$68!N#O"E,?8]&U&!F"P
M;=2>'%0LFU_YG3_+9JNB(-9O@I<<0IBA7(!R ?*W??H;90B4(9"_?;F0CC!O M*)X@]1@W)G4X.*,Q+:'(%YNB":44!+F44F@J)$HIR-\HI:"40B\I'9F_'6-* MP6.YLRVE$Y1.
[&0P:N%*;DE%"04!+B44F@J)$@KR-THH**'02TI'YF_'F%!D MX\!W@WO**"BCV+7CZ9[]6Z3LM:"$@@!7_<9UIM=T"-E!V@UG;9MDM&'RY(]-&T-6J.=#[(5SX;Y4PFN\ZP(R:1N
M86R:^C^RX)[9^/K+*+N>,OEKQU:O=:S,7?8[Y28]Z%N:0AN04F5)YS[;0O?O M0"4QR;=XEJ74V2BEI]:=^OW6T+*JKIR;XV=[[/ULU%QV\*KOJVO@U-PS;*OM M=,C8#\?
8*890#"&W(K=:O#;H$-S*;ME.K]4?#;YA__(]-71L2^[.LNLL24OI M7?Y!Y0F>-@AQ0,_PZ37G^A_)J\>;':O5&XY,:U'2&>H->Z+N0!Z@^YIDJ^L8 M8_";IJ8!^NW=YG44 H4
,SSB&&*"_B+9^B)53;T%TA^K!W^'];V^Z9$LL?$% MPTVF]$G,4R$?45MF4LO/.M81K98UNQS6J)5H**BGBYF-^U,-87S0LHZKW-EL M@9.<;=?1(_\A_Z%@1<'J "J1NAF4]F)[>JWN
!W1;EF#X3>FLT\_MV-.9WS$ORL:!T"%/W4D@\H_<=\6TBIA>X2Q/4ALT!PV%4L3XAIVD!ABQNZV. M>45DG<-0'KTUQM,J.S,/SR.L=K=/_G!(_J"]B"B\D#N1.U6>"!Z>.VU.^EZF
M'*97PZKT'UF2^I-[]9$?@MK2TTY_Q0K6IZ"^6:3 83@)^'V7IZ<2_$]YC M$LL-TK(*^_A5C'->-$_QE:0PM,C]S&(Q MSW>K8'/UV&^;74[%D]\RGJ73*
(;!)2LW2:/RP=DY9[P<\T$_EQ4,&'I2D/$2KRL]1HWMD M7';1S_"\)'_C3<3&Y>-@\G"Y.5P3O/6S2/"6\]B_P:&E,0\3[J9^%":M1;_# M.$ )P'<>CA0&P>!:2<;#5,WM7GZ'(YL';%-
\Q0Y<^QYO6P@9;LE=%[R;@_C9 MK9].V<<,\,FVQKT3&V>*(OPDW"SV4Q]&C7=Y^]^.SJ]&PRSVKT[^RQB/KJCNR M^14?VL,K/A%V#RR\-_8&&
MX<<9%*F:=G\6$9T&:_#Z/PD\B]*-X*?(K>S!T M^E9^4C7B*?NG?*3Z:5G@^/[[.[MOO>JH_W#NMOV*%6-F.&BF1EVR%"D4'93Y M+@I%64,V[_1
1:.KCMT35]WAI'LU\H:]J_ZPXXS&;L?N=LO^SG[A!E&3@PU>.W75Z3O.JZ:ZJ!@?+U&A9:;@:J21%5 T@N(//EY5C=0== MN],75X[3[UYU!V)T->H/K"NO/W%=R_6&P]
[D@7)Z[P&DXHMP@I$&,>8*A MTVE>+[U5O;":3"4CV+RXS.XIE+1X,J^PI.N+J,K\$5+_3)Z MW;N__U/\_-?GVN M=XJ!"^.6?
1;'9RJ^O0TXG(QV\H['\97X]'OPR;MX&WP^2=Z.WGQZ^^']W[R"9%.ACR;Q(/__O+GYZ_WDS]_2_G_. M=A%V4N(E7RMLR9]O@<_Z(! )@<"R$Y!',KF7LN7@TA+8;P3SQ$2$(&:0GN=+
MWHZ2+G'KY^X+F5R W#$\.-8K&,U)F7P7Y!UFCFQ[!C#>DH=").'JC9D,C8CY M"*+;+^H/XM%2I<4$<,:DFG:X6##L:)4A&@_N?(
MBAA:_(5;]GKK8_^O\N"7FCK)\^B\/E::U50%;4<6"*[%R3@6_/,)G\"-3WEP MR^^3?):#4;NSK'44@^K(Z"X[#5CIYV5%9Z7H;C@)Q"0]S4\K/I-E MM<6'42*-Y#06@;0?
O/KCQ23';LM0#K_F$^O:JEQ2AZK62$YGJ1C@7\ ) !.^ MNWQ__FC==&M!X%*6PB0 H4>E2]_D98O=:*M2M"<@QE*92XEV^>&J3AZ(6GWI
M\L!]CD>P_P$R@V>^6%/"FC:7]::%+O&C)RY?EUJ^+5MU>YVAZ]K>56=B<:#; M_<'5>.SUKB9.OR=&$\L>NP^SU?Z;NRG<(X7TI]^'#&A?-'N%6?=7F74QI H) M]3?+^ LJO>JNZ-
>Y3Z/1NLHK5E'DH=D]*.CR+(W6K"Z-BW'DU[?S2NY3RQ0J M!"QWH!PXFU:N2DY2NGX$UYP$T6TAI.)WN21PJE#X%L2R%?U*A>S%H7R<1$&6
M[MN]2@=^P8I0*?!N7AV2)>Y\J6PP;%#D#^5S?D8S*PUO,[OFGKH$"^Y:1/2/.:P=U%[QXUL=W?O_2FXOATV'W.NAI6[ M:0>+;>K^621N[,]5V:ZL[F\R"I4 %SI6?CO/[,H?;5U!.JP5\_R
M&L)\/$E.L(1HC3K6G;CKV)[=GJ:S"GHTME8A5,FMPT_L[G/^@KUD=L_+?SY' MU4Q .:JDJA;#SZ>^F$#"*=Q,5OK>JT+^@]J%(2ZVRWY$Y&('Z6*.WB[VU@]Y MZ/H\,-
O%R,&.U,'VYEZ?A%KSLSL]ZXMBENSF.B1GLRUBC%IX&W8#3J(@B&YQ M!1-;)V.PK81-XFC&/H!E"K"^UV!Q43QOL8O0;;.W8,[,MDY^6ZQ5[]ATHE:7 M\V[&-W>I"$&H$'!>9XD?
BB1A'\4\ HG!0'[AX76&[ZE_?A$&V"3U?Z\__O+B ME#WW7^2]HJ',Y'!5GGU*X3]<=4WR-2JUD-N"H[2RF M.'AP4)!(-!-XZLWV,V4S9B*7?[&U=!H%D)HF?7V=VS=5+S4
M6/WIXN_OSBY___CFDS:M[!]*3]RD\A$8H%OQDE*M/3ZS>'3FS$WE T>C3OXL M5"RN_02?\TGE,S,>OO3/Y;*O+YWZ"3Y; R0V?VHH@='"%Y#@X0-%8S'EP82- M51=BAB_.S@_?
G.1A7"2O-[BR2BO7:$ OTBEFU?9Y)F>@*Q OWOSYB-[??;N_/W'#RW5/W3Q[GRY>+NG7?)+UO-\ MJ?47E?8,E:%2]@.MX*3\9(>VHBJ;B+K#]JC)CA:-NBMJ;1NR-KX&Y4C:ANIM
M%")3_F9!?V'/Q%:)US#/=Z ?M<&XL_-FXKL[HBZ*^6*K;["#Y^&47R8OV>44 MSDO8+VUV-A-!\-5].4W86+VM-X=M@1JTWI#I'9GI[75*'V*1^)B#EI;I'FD[
M(9LCFVM^2@98'Q$Z,PC=!Y[&OON9_:/-_C>[GN;[5IAB981Q1E,Z,KZC,[Z] M3FE)X/X?T#?V&,=[I!6KD:7NKUI7TL0*-!F&F>OO@RK7W\LK$7;Y[>NKR^&E MY>Z.\L3U9?
N;R/<>7[5?+,N_'$?>/?PW36?!3_\?4$L#!!0 ( %&!;%F4 M9HB+B@@ . L 8 <&)F#,Q9#$N:'1M[5IM4^,X M$OXKNDDNDDS=#%3%<9S +&
<8J@:&K:5J7MC93.W=1]ENQSILRRO)";E??]V2G1<2 MEK #LT QQ818;DG]\JC[D=#1/SSOK,QX&4/"?AE]^L@2&=<%E(;%"KC!UJDP M&1O)JN(E^P1*B3QG)THD8V LZ/?>]H+!?
J_O><='.-9ITTF6(0L"/QCX@_Y@ MC_7WPSW\&;*+3VSGV^ATUXI_^'(Z^L_%F9OWXMO)Q_-3UO%\__?AJ>]_&'UP M+_9Z_8"-%"^U,$*6//?]L\\=ULF,J4+?
GTZGO>FP)]78'WWU,U/D>WXNI89> M8I+.\1&UX"?PY/BH ,-9G'&EP;SK?!O][!V@A!$FA^,CO_WM9".9S(Z/$C%A MVLQR>-GV!3SZKME\K2>"DO1#X+ MWXQ$
9I]ABG[*@M>ONFZ%ORM08GTS:&5UN)_@$.C><['CDD^Q]:F7@RG@\%^,R_&^MT3>S[17M'*^Y\T97/B:]GY"#+VJE M:XX"1K+?(+9N'O8'+7)_XRKB)6CORU4.,_8^-O1FT.\/'I
MS3[VV/L"\KS+8@OS&;]]@_7/V\)'LLX9AT%$P%3I 0F$YK]6G-E0.4S]A4JJ7")E.QGJ0ID$MZO MM%XN<%4!*':"E$2JJLO.R[CWR(#YS.(\^+XXGW!M"1\K9NRRE-,12(J?
$SER4C)CZFQ+4%E<,J<.$J;JV.AD.6B&/)>C9HDB+AI)N*, MZ9H^%OVGH* 9A PHA$8R1@%QO%B!KK 4T.PT;H6JR03-G&"WA$6S93>\H/@A M43Q\(!0#@5;+7"1V8Y.*$D%#^%N
I(MXQKXHJY;>BS+%Q.;8F"CCO$ZP.P)Q M"1%=!+&@9%@ACF@)T-+ [=4WR6).D3O3N+08 VI&"!L6Y3".BE MP*2]4EET'6F1"*X$&2
<=;&UJ*21:DUTPJYG;;F'3RY)2"N49X$2\EW'"5M#%$5 GNUCO5\TW3$J)MN&TDY^= FRB+R_17 MC4%5K2I$DK;\(\9]5V(5L QW#"72BAP!A6^@(J22"+)W!QI$M*@PV3X#V,0K
ML#F;\+RV*Y-\"FE*1SX3](;>0*A>OQK^"\OM%GG&/6YF6!8CV!%SA'8\+I*U MN7G^;3(AGTL#D=3T]GT*BUHN;&$/S@^HSR$-_O3#G*QF!^?#]5C0'K5A%/;- MAG#?(2-
0M9!Q7"OR]U)J7ANSD-I@:TS;@11UPV'^<(:M#3#[?,EY,TN^YI\]SN= M\T"P>ME;S"&_?[]["QO>6W86]NPO:==6=Y%3*,4M8WR17@BG=ZC.:^RJ48PC MOS)2Z7DYM
TX8%$(8P!N3-Z1Q')+;Q.!NM$0+^?+?Q?C?Y\C6\&9[!^TL!OM M\V(!"(*FA,Z9]Q3X)=5$QUYL5;2\RYX=MBK/QY.B9E-Q50OX>*VNJ<%EVT=5@ M\P@&RQZO-E'MNO(DRHG,)T
UJN3CYI18-:D'BBJ7,\"WTTRZ?,-7,(,QOH?2 MW7N$WK^?/&$O+QB[Z6C&B1"FH+Q8YCFO-(3MEV4#*-Z9^X,_748@]Z&**Z<3 MO#:R;7#W'&S+BMG+?G
RU+)TM:'#K#_>=:A*@*)[&JK5LYG?@>O()&W[A*H1 MLJ#&E9$T1A;-H/LXYI('F[E;;R[=ME@:G#!!)ZBM&]MG;ZIX%4:8'2Z]*?KL MUAL<3A,W<2O*(]S[UP96C/ZA%QRVAXJ[Z-
)\FN3%YW^'SWVC:!',+A7L,HF:6P&]QT6X14M\RKC:Q/[3F?Z'69'.:%?'X&5X,S%D,BYH=&WM6FUSVS82_BNH,I?8,Z*H M%SOGHQW-Q(XS<:=)W%3IW7T$R:6(,TFP "A9_?
6W"Y!ZL>1:KNV>XDO&D45@ M >S+@]T'-$Y^\+SS(N5%!#'[,/KX$XME5.50&!8IX 9;I\*D;"3+DA?L(R@E MLHR=*A&/@;%>M_.ZT^L?=KJ>-SS!N<[J0;((6*_G]_I^O]L_8-W#X
!_!NSR M(]O[.CK;M^+O/I^-_GUY[M:]_'KZT\49:WF^_\_!F>^_&[US'0>=;H^-%"^T M,$(6///]\T\MUDJ-*0/?GTZGG>F@(]78'WWQ4Y-G!WXFI89.;.+6\(1:\!-X M/#S)P7 6I5QI,&]:7T?
OO2.4,,)D,#SQF]].-I3Q;'@2BPG39I;!FU;.U5@4 MGI%E,.B6YAA'^MA]0^;:FXK8I$&OV_W;<=HZ-%DQ+C=-XF MG6F!@HP;,0&:>VG6*.N@E":]/CF
IM&ELVX1!;&2W@NLEGP:B1RT.P33-D7 MF?/B5=NUX&\-2B2OCJVT%K\#3HWF&;@V'L_$N C^4VDCDMFQ\T!0&Q^N+.,& M]K#+/D[!VA?*+$;9\W]]N#B]&+%!K],/V)Z?
K?;WRU#OB&/7[39)3=*1%?L MQP[[4(U3T&T66:#/T.G/USSO"QU(^ :9@(F"*/,&D0K.?*ZX,J&S&OD I%6Z2@KV7*D=ZX?U, M.^82]Q6 8J>8MJ0JV^RBB#H[!LUG%N?
^P^)\RK5E@2R?L:M"3C- OMAVX58N MR+%$DPN)1!,':$:@&2-N(9QZ*L6NH718*)S?$Q4419%>-P!.(2(MH( M8D')L$0!-DE4&0H@L"6BSRZGK3X1URE+
M,CG5#>H5C(4VBD@,IT:G-VK97@*O;I19T_8[?I\2OPQ'#,V96UZCH6.,JDK M9;>%43)S8"N5C"#&9LWV$%LQ(%@=@,ZO\11>C,%28CH/:G<@/-R#?3O4'@GI MR3WB6J
*!W*:GU$N7<*^PR+ILLU"GETI65DIP97(T!M;@MC*=T+Y (BSYO_@ M]19XW^/[R^A^!QK7P4C: GPWS-K$#2)>Z>V'4)$. 2%3K^3*OJP43H"YCYQ- M&16EH+#ST!%CD8N7\
[E!X,8K.O^ D;M.M=3I\"\O%(\=!5J$0NN!!D@'#NQ MY::@F2I-C,%N66WIA0-1!MGWRVQA+B;R)B@@C7LN"49;E&>!'U)-QP M%3Q-
RQ*B;;AM).S:Q$I?,KVN#RDJ5B"1M*4:$1ZO8*F!) M[!@*9 X9 @I[H"2DD@@2= <:1+0H,9\^ ]A$*[ YG_"LLCN3? I)0N]U)N@- MO8$SO7PQ^ =6U"WRC'O<3*(L1G
@Y@CMJ%HH*W/[^MMD0CZ7!N*AR=U'$18V M=-?"'IP?4)]CFOS;#W.\FAV<#]=C0. MPX-]O1ZN]R"F4XI8QOD@OA--[5.6*!N-,6.,?[6D#4*/1OL/NA<\#9#3H,KV;]MX3
```

Z\$4"$"!UH9WS-M\RGP*ZJ9:\|:PUH\,!B#DD-M7FU7O#56;EWEZ">TWH25Z6-KY">26%>I>UOL?XF"C=O&UT--MM@L.Q[UC]J-M;?2$1#&1V02HDA5\7+!\N5G6"@KS,Y RP=YI*EY7X"F8PQH]0X#N[E2FVS-V-MVH*QQXYZGA-A",J+9);Q4D/0?%E6CF*9NK_KTS4$<@VZO%;.@8571C8-[H:#-M;5D!U#+"G-RU+%UJ:#%K_9L6U0E0=$-#-7K6ZSO@G)BX;9I0/4(>5#LNE,;(-MO)[T$.=<\F"]=N/-I7L62Y-3O.DU;>/&YME,*EX&(>|*V^*/KOS[H,3Q"W<-MB/(03_^5@16C=_4>@[OC4G^;^+O3_R=.]XVB;? XWO^+,6X-/V$D\Q S;*_? M9G0A;.76^X&JSE1UB'OE-;.OTMB+KQVW2V;[VE^_K+!F^K<<6ENK8B(PEH]X MF2@@L*^]Z-M:MYTDL/'>B?*730);V=AL;SAL73Q'9GS&L-SZ\A]JCPL%_Q M[,LN%1XJB-E;QK[%);M%A'U+PYI<-]2&-(GRD\ZY5\BC]J(&2N+V))TH5-/MJ-MZ7[J:D==V-NH".4#KW[NKG!&=P=VA32N-,TOW)9(\CW'-GB"Q#@$XF)Q-'D-MZ*C3/YCO?]? 6M7=TW45>>S-X^%]02P,$% @-48%L67$LR3;%!0-R$-M-!8-!P8F9S+3(P,C0P.3,P>&5X,S(N;'1M[5IM4]LX$/XK>-^E<2V?BMP2X MU$DS#9_\1RH3)N"E1I2Q8C&T277.EX0-#:N'$!-)&<%/1NAT4C!-(-V]JE^-MW#N=/-5&**&Y%FPZ";K?3C:1=#6=4'X&M5X)!KA7$+7@I:=E%0-#2H!Q98#3-M|B<>TM.=1Y'8? CCN""*4\G+A"9;I>,\?C2Z&%%-DZS'17(L5$T3S,V9I;VA-M!2,J3J3.Q^->X+*55;Z:E3=$!37$J(1G/HG-LRW"/TT-LCT-M@=1-J*S,EMX4=B*/POT.K1.B$E*RVGMU+M@*? DZUF1F$X>!V1>-,07540BK+-MLMTH-@N;2+!NB-),B16\8954-L[*,%P;QS@?I"JZL-1F?JP8\2-)*AUB#RP61S)D"1-ME00+.-^Y.A1D(PV+VY>$Y)M<2"P/>KN!U;0S? M,)9W!G1MRH:O)NJ,4:H-V>*-M)2M(+4E7-1OAI[&"Z/AVH7^C--VJ4L/]RTVW0QRQ*G7L6:$+9Z#[L>,?XG7D-MNQ+P:9]S!+,E?M8(W-4I,EL8-JY)]=A?#5?,'&)](@W);:VHL-CL$J:\@VMNA-M#!?4N.#PFK\M/Z)'PIVQ8?8=#WI[=+'W"K]R>@T^FU?Q(18N-J)&5@3;G(3-M+RU:.NX1;E)PI5AM:-8WTP0/QK@.@X!'$!RHD'>U2W+9^JB""]D]LMF$B5*-M<"R5F'V)XVEW-G(YV^0X'#'B/R3J5)YAPJ2-*?/"-A;SF2?5W-JEA$\$S-M'-2\1ED$U+9#YD(^A]!C?;%)9]6V1J9MP/+4QV.IP4JD8'-8AZT#;@OH:$.F3*NI.LM;BQSS)HV-MXV?FI),2T:* 39^61:MT#W5NP-%:TT&ST3!N*#].7""3MB**!ZXBV?/TX3K69JT4XJL[!ID*X%]QV^1V4-/"6XWN=V2OKQS<.'C'V$!PTS1M/!9][Y'I5P7I-MES]EWE4V?(Q[=YD!WW0=/B9.\? 0M-.+#LV:1L-JK@O;;KL3?L;W#V;-M66]/M'WR-TQ%=MKK[N=N/FN?.N)S-,0^B5\11;,E1D--(-M-0-1-"-0-!P8F9S+3(P,C0P.3,P+GAS9%!+-0(4-Q0-M-(-%";%GNU'AZ,!P-"[(-0-5-"-<09 !P8F9S+3(P-M,C0P.3,P7V-A;"YX;6Q02P$"%,-4-"-!0@6Q9^^F$:-5#-YUP0-%0-M-@-$G-@-<&)F&UL4$L!-A0#%-M-@-48%L6;P;-L-WG0-T!P*-!4-(-!+WH-'!B9G,M,C-R-M-# Y,S!?;&%B+GAM;%!+-0(4-Q0-(-%&!;%D5F'-)Y&8-/+A!P-5-M-"-9D7-0!P8F9S+3(P,C0P.3,P7W!R92YX;6Q02P$"%,-4-M"-!1@6Q9TIV-)-D[!-#%;?$0-%0-@-&P?@$ <&)F&5X,S%D,BYH=&U02P$"%,-4-"-!1@6Q9<2S)-L4%-#(0-M%@-@-$&S-4-<&)F#,R+FAT;5!+!08-1-"0-)-%X"-#_T04-!-end-XML-87-pbfs-20240930x10q_htm.xml-IDEA:-XBRL-DOCUMENT-0001769663-us-gaap:CommonStockMember-2024-07-012024-09-30-0001769663-us-gaap:RetainedEarningsMember-2024-09-30-0001769663-us-gaap:DeferredCompensationShareBasedPaymentsMember-2024-09-30-0001769663-us-gaap:AdditionalPaidInCapitalMember-2024-09-30-0001769663-us-gaap:AccumulatedOtherComprehensiveIncomeMember-2024-09-30-0001769663-us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember-2024-09-30-0001769663-us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember-2024-09-30-0001769663-us-gaap:RetainedEarningsMember-2024-06-30-0001769663-us-gaap:DeferredCompensationShareBasedPaymentsMember-2024-06-30-0001769663-us-gaap:AdditionalPaidInCapitalMember-2024-06-30-0001769663-us-gaap:AccumulatedOtherComprehensiveIncomeMember-2024-06-30-0001769663-us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember-2024-06-30-0001769663-us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember-2024-06-30-0001769663-us-gaap:RetainedEarningsMember-2023-09-30-0001769663-us-gaap:DeferredCompensationShareBasedPaymentsMember-2023-09-30-0001769663-us-gaap:AdditionalPaidInCapitalMember-2023-09-30-0001769663-us-gaap:AccumulatedOtherComprehensiveIncomeMember-2023-09-30-0001769663-us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember-2023-09-30-0001769663-us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember-2023-09-30-0001769663-srt:CumulativeEffectPeriodOfAdoptionAdjustmentMember-us-gaap:RetainedEarningsMember-2023-06-30-0001769663-us-gaap:RetainedEarningsMember-2023-06-30-0001769663-us-gaap:DeferredCompensationShareBasedPaymentsMember-2023-06-30-0001769663-us-gaap:AdditionalPaidInCapitalMember-2023-06-30-0001769663-us-gaap:AccumulatedOtherComprehensiveIncomeMember-2023-06-30-0001769663-us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember-2023-06-30-0001769663-us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember-2023-06-30-0001769663-us-gaap:ServiceOtherMember-2024-07-012024-09-30-0001769663-us-gaap:DepositAccountMember-2024-07-012024-09-30-0001769663-us-gaap:CreditAndDebitCardMember-2024-07-012024-09-30-0001769663-pbfs:WealthManagementServicesMember-2024-07-012024-09-30-0001769663-pbfs:InsuranceRevenuesFeeMember-2024-07-012024-09-30-0001769663-us-gaap:ServiceOtherMember-2023-07-012023-09-30-0001769663-us-gaap:DepositAccountMember-2023-07-012023-09-30-0001769663-us-gaap:CreditAndDebitCardMember-2023-07-012023-09-30-0001769663-pbfs:WealthManagementServicesMember-2023-07-012023-09-30-0001769663-pbfs:InsuranceRevenuesFeeMember-2023-07-012023-09-30-0001769663-pbfs:SpecificAssetsAcquiredJuly2023Member-2023-07-132023-07-13-0001769663-us-gaap:AccumulatedOtherComprehensiveIncomeMember-2024-07-012024-09-30-0001769663-us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember-2024-07-012024-09-30-0001769663-us-gaap:AccumulatedOtherComprehensiveIncomeMember-2023-07-012023-09-30-0001769663-us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember-2023-07-012023-09-30-0001769663-us-gaap:RetainedEarningsMember-2024-07-012024-09-30-0001769663-us-gaap:ReclassificationOutOfAccumulatedOtherComprehensiveIncomeMember-2024-07-012024-09-30-0001769663-us-gaap:RetainedEarningsMember-2023-07-012023-09-30-0001769663-srt:MinimumMember-2024-09-30-0001769663-srt:MaximumMember-2024-09-30-0001769663-2023-04-262023-04-26-0001769663-pbfs:NatpayAmendedComplaintMembersrt:MinimumMember-2023-04-132023-04-13-0001769663-pbfs:CachetFinancialServicesAmendedComplaintMember-2023-02-162023-02-16-0001769663-pbfs:TBCComplaintMembersrt:MinimumMember-2020-12-012020-12-01-0001769663-pbfs:XHAirCoolersLLCComplaintMember-2020-08-312020-08-31-0001769663-pbfs:ChemungCanalTrustCompanyComplaintMember-2020-02-042020-02-04-0001769663-pbfs:BerkshireBankComplaintMember-2020-02-042020-02-04-0001769663-pbfs:TBCComplaintMember-2023-11-152023-11-15-0001769663-srt:CumulativeEffectPeriodOfAdoptionAdjustmentMemberus-gaap:ResidentialPortfolioSegmentMember-2023-06-30-0001769663-srt:CumulativeEffectPeriodOfAdoptionAdjustmentMemberus-gaap:ConsumerPortfolioSegmentMember-2023-06-30-0001769663-srt:CumulativeEffectPeriodOfAdoptionAdjustmentMemberus-gaap:CommercialPortfolioSegmentMember-2023-06-30-0001769663-srt:CumulativeEffectPeriodOfAdoptionAdjustmentMemberpbfs:HomeEquityLoansAndLinesPortfolioSegmentMember-2023-06-30-0001769663-us-gaap:ResidentialPortfolioSegmentMember-2023-06-30-0001769663-us-gaap:ConsumerPortfolioSegmentMember-2023-06-30-0001769663-us-gaap:CommercialPortfolioSegmentMember-2023-06-30-0001769663-pbfs:HomeEquityLoansAndLinesPortfolioSegmentMember-2023-06-30-0001769663-us-gaap:FairValueMeasurementsNonrecurringMember-2024-09-30-0001769663-pbfs:HomeEquityLoansAndLinesPortfolioSegmentMember-2024-07-012024-09-30-0001769663-us-gaap:ResidentialPortfolioSegmentMember-2023-07-012023-09-30-0001769663-us-gaap:CommercialPortfolioSegmentMemberus-gaap:RealEstateLoanMemberus-gaap:SubstandardMember-2024-09-30-0001769663-us-gaap:CommercialPortfolioSegmentM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P5Yhttp://fasb.org/us-gaap/2023#LaborAndRelatedExpensehttp://fasb.org/us-gaap/2023#LaborAndRelatedExpensehttp://fasb.org/us-gaap/2023#LaborAndRelatedExpenseP60YP25Yhttp://fasb.org/us-gaap/2023#LaborAndRelatedExpensehttp://fasb.org/us-gaap/2023#LaborAndRelatedExpensehttp://fasb.org/us-gaap/2023#OtherAssetshttp://fasb.org/us-gaap/2023#OtherLiabilitieshttp://fasb.org/us-gaap/2023#OtherAssetshttp://fasb.org/us-gaap/2023#OtherLiabilitieshttp://www.pioneerbnk.com/20240930#ValuationTechniqueAppraisalOfCollateralMemberhttp://www.pioneerbnk.com/20240930#MeasurementInputHaircutAdjustmentMemberhttp://fasb.org/us-gaap/2023#OtherAssetshttp://fasb.org/us-gaap/2023#OtherLiabilitieshttp://fasb.org/us-gaap/2023#OtherAssetshttp://fasb.org/us-gaap/2023#OtherLiabilitiesfalse10-Qtrue2024-09-30falseMD001-3899183-4274253652 Albany Shaker RoadAlbanyNY122115187 30-3025Common Stock, par value $0.01PBFSNASDAQNon-accelerated Filertruetruefalsefalse2597390478097000369370002411000136380001444660001146150002249740001651900002625330002574090002160002620002286300022437000245870000750000187670001514000014660001446000217100019810000800001650003160006700041180003574000766600069230001833000183100098100011890002240001416010573000-9568000266700000507000507000341900034190001028000102800012729-5200016900011700025977679260000113491000176964000-10404000-8540000271771000262612932630001134840001877310000-9892000494200029652800063080006308000616980016980001272 9-3200017100013900043000343000114389200012130001215000261469042610001137950001928260000-9721000664000030380100063080003419000629000671000-8700007500005820003700001380001170000-37000-5600035000282300029000-3000800001650003430008340003700010800 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(the "Company") is a mid-tier stock holding company whose wholly owned subsidiary is Pioneer Bank, National Association (the "Bank"). The Bank's wholly owned subsidiaries are Pioneer Commercial Bank, Pioneer Insurance Agency, Inc. and Pioneer Financial Services, Inc. On September 16, 2024, the Office of the Comptroller of the Currency (the "OCC") approved the merger of Pioneer Commercial Bank with and into the Bank with the Bank as the resulting entity (the "Commercial Bank Merger"). The Commercial Bank Merger closed on October 1, 2024. Following the completion of the Commercial Bank Merger, the Bank now directly offers full municipal deposit banking services which were previously provided through Pioneer Commercial Bank. The

Company provides diversified financial services through the Bank and its subsidiaries, with 23 offices in the Capital Region of New York State. The Company, through its subsidiaries, offers a broad array of deposit, lending, and other financial services to individuals, businesses, and municipalities. The interim financial data as of September 30, 2024 and for the three months ended September 30, 2024 and 2023, respectively, is unaudited and reflects all normal recurring adjustments that are, in the opinion of management, necessary for a fair presentation of the results for the interim periods presented in conformance with accounting principles generally accepted in the United States of America ("GAAP"). On October 18, 2024, the Company announced it would change its fiscal year end from June 30 to December 31 of each calendar year. The results of operations for the three months ended September 30, 2024 are not necessarily indicative of the results to be achieved for the remainder of the six month transition period ending December 31, 2024 or any other period. These unaudited interim consolidated financial statements should be read in conjunction with the Company's Annual Report on Form 10-K, for the year ended June 30, 2024. 23 2.SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES Principles of Consolidation The consolidated financial statements include the accounts of the Company, the Bank, and the Bank's wholly owned subsidiaries. All significant intercompany accounts and transactions have been eliminated in consolidation. Use of Estimates The preparation of consolidated financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ substantially from those estimates. The allowance for credit losses, valuation of securities and other financial instruments, the funded status and expense of employee benefit plans, legal proceedings and other contingent liabilities, and the realizability of deferred tax assets are particularly subject to change. Reclassifications Amounts in the prior period's consolidated financial statements are reclassified whenever necessary to conform to the current period's presentation. ‌ Impact of Recent Accounting Pronouncements In December 2023, the Financial Accounting Standards Board (the "FASB") issued Accounting Standards Update ("ASU") No. 2023-09 – Income Taxes (Topic 740) – Improvements to Income Tax Disclosures, to provide more transparency about income tax information through improvements to income tax disclosures. Specifically, the update requires enhancements to the rate reconciliation, including disclosure of specific categories and additional information for reconciling items meeting a quantitative threshold, and greater disaggregation of income tax disclosures related to income taxes paid. The amendments in this update are effective for fiscal years beginning after December 15, 2024 and early adoption is permitted. The Company does not expect this new standard will have a material impact on the consolidated financial statements. In November 2023, the FASB issued ASU No. 2023-07 – Segment Reporting (Topic 280) – Improvements to Reportable Segment Disclosures, to improve the reportable segment disclosures by requiring disclosure of incremental segment information on an annual and interim basis. In addition, the amendments will enhance interim disclosure requirements, clarify circumstances in which an entity can disclose multiple segment measures of profit or loss, provide new segment disclosure requirements for entities with a single reportable segment and contain other disclosure requirements. The ASU does not change how a public entity identifies its operating segments or determines its reportable segments, or applies the quantitative thresholds to determine its reportable segments. The amendments in this ASU are effective for annual periods beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. Early adoption is permitted. The Company does not expect this new standard will have a material impact on the consolidated financial statements. ‌ Principles of Consolidation The consolidated financial statements include the accounts of the Company, the Bank, and the Bank's wholly owned subsidiaries. All significant intercompany accounts and transactions have been eliminated in consolidation. Use of Estimates The preparation of consolidated financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ substantially from those estimates. The allowance for credit losses, valuation of securities and other financial instruments, the funded status and expense of employee benefit plans, legal proceedings and other contingent liabilities, and the realizability of deferred tax assets are particularly subject to change. Reclassifications Amounts in the prior period's consolidated financial statements are reclassified whenever necessary to conform to the current period's presentation. Impact of Recent Accounting Pronouncements In December 2023, the Financial Accounting Standards Board (the "FASB") issued Accounting Standards Update ("ASU") No. 2023-09 – Income Taxes (Topic 740) – Improvements to Income Tax Disclosures, to provide more transparency about income tax information through improvements to income tax disclosures. 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The Company does not expect this new standard will have a material impact on the consolidated financial statements. 3.ACQUISITIONS On July 13, 2023, the Company, through its subsidiary, Pioneer Financial Services, Inc., completed the acquisition of certain assets of Hudson Financial LLC, a company engaged in the wealth management services business in the Hudson Valley Region of New York. The Company paid an aggregate of $2.0 million in cash and recorded $1.5 million in contingent consideration payable to acquire the assets and recorded a $1.4 million customer list intangible asset and goodwill in the amount of $2.1 million in conjunction with the acquisitions. The goodwill from the acquisition is expected to be deductible for tax purposes. During the three months ended September 30, 2024, contingent consideration of $750,000 was paid. The effects of the acquired assets have been included in the consolidated financial statements since the acquisition date. The above referenced acquisition was made to expand the Company's wealth management services activities. ‌ 2000000.01500000140000021000007500000 4.INVESTMENT SECURITIES The amortized cost and estimated fair value of securities available for sale are as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> ‌ </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> ‌ </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.43%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gains </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 218,050</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> 281 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (1,571)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 216,760 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> U.S. Government agency securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 10,021 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> (220) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.31%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 9,801 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;">
Collateralized mortgage obligations: </td><td style="vertical-
align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">. </td><td style="vertical-
align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">. </td><td style="vertical-
align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">. </td></tr><tr><td style="vertical-
align:bottom;width:55.54%;margin:0pt;padding:0pt;"> <span style="white-
space:pre-wrap;"> U.S. Government agency securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.3%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,830 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.31%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 85 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.31%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.31%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,915 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;">
  Government-sponsored
enterprises </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,350 </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (66) </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> 15,284 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Municipal obligations </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.13%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> 15,683 </td><td
style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;">
. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt 3pt 0pt 0pt;"> 90 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.13%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> 15,773 </td></tr>
<tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0pt 12pt;">Total available for sale securities </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-
space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 263,934 </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 456 </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt;"> (1,857) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> 262,533 </td></tr>
<tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt
12pt;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.3%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.13%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">. </td><td style="vertical-
align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-

space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> June 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">247,479</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;">(3,931)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 243,549 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 13,419 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> 5 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> (8) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 13,416 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> Other debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 212 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 305 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (73) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 444 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> Total available for sale securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">261,110</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 311 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;">(4,012)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 257,409 </td></tr></table> The Company elected to exclude accrued interest receivable from the amortized cost basis of debt securities. Accrued interest receivable on available for sale debt securities totaled $1.3 million and $1.4 million at September 30, 2024 and June 30, 2024, respectively, and is excluded from the estimate of credit losses and reported in accrued interest receivable in the consolidated statement of condition. There was no allowance for credit losses for securities available for sale as of September 30, 2024 and June 30, 2024. The amortized cost and estimated fair value of securities held to maturity are as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> <span

style="font-size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> Allowance for </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.73%;margin:0pt;padding:0pt;"> Net Carrying </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gains </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Credit Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.73%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Value </td></tr><tr><td style="vertical-align:bottom;width:37.47%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> Corporate debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 27</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (1,931)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> 20,096 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 216</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> 21,784 </td></tr><tr><td style="vertical-align:bottom;width:37.47%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,805 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (38) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,767 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,805 </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> Total held to maturity securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 24,805</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 27 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (1,969)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 22,863 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 216</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 24,589 </td></tr><tr><td style="vertical-align:bottom;width:37.47%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> June 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.47%;background:#cceeff;margin:0pt;padding:0pt;"> Corporate debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> 55 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (2,898)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> 19,157 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 262</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> 21,738 </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,352 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (72) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,280 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,352 </td></tr><tr><td style="vertical-align:bottom;width:37.47%;background:#cceeff;margin:0pt;padding:0pt;"> Total held to maturity securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 25,352 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 55</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (2,970) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,437</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 262 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 25,090 </td></tr></table> Accrued interest receivable on held to maturity debt securities totaled $232,000 and $220,000 at September 30, 2024 and June 30, 2024, respectively, and is excluded from the estimate of credit losses and is reported in accrued interest receivable in the consolidated statement of condition.</p><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">There were no held to maturity securities that were 30 days or more past due or classified as non-accrual as of September 30, 2024 and June 30, 2024.</p><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">The following tables present the activity in the allowance for credit losses on securities held to maturity (dollars in thousands):</p><table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.47%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New 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style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"> </p></td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:62.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">For the Three Months Ended September 30, 2024</p></td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.71%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Beginning</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Ending</p></td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Balance</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Provisions</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Recoveries</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Balance</p></td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">Corporate debt securities</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> 262 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times

New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt;"> (46)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-family:'Times New
Roman','Times','serif';font-size:10pt;font-style:normal;font-weight:normal;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
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space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"><span style="font-family:'Times New Roman','Times','serif';font-size:10pt;font-
style:normal;font-weight:normal;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> 216</p></td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;">Municipal obligations</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="-sec-ix-
hidden:Hidden_scYydOnsr0aQzsHNy7JObQ;"> —
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid
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family:'Times New Roman','Times','serif';font-size:10pt;font-style:normal;font-weight:normal;"> —</p></td><td style="vertical-align:bottom;white-
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align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-family:'Times New Roman','Times','serif';font-
size:10pt;font-style:normal;font-weight:normal;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p
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hidden:Hidden_-MDRqmExlUuKeSGmJPcBow;"> —
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
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family:'Times New Roman','Times','serif';font-size:10pt;font-style:normal;font-weight:normal;"> —</p></td></tr><tr><td style="vertical-
align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Total
allowance for credit losses on securities held to maturity</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.47%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.24%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 262</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double
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hidden:Hidden_9LX96ThSRU2YyI9TrbDO9g;"> —
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
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hidden:Hidden_j0pLkN6CcE2GEmmfRkTm9A;"> —
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</table><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p><table style="border-
collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-
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style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
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space:nowrap;width:1.48%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.24%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-

space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:62.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, 2023 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.71%;margin:0pt;padding:0pt;"> Beginning </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.7%;margin:0pt;padding:0pt;"> Ending </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Balance </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Provisions </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Balance </td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"> Corporate debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.47%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Municipal obligations</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Total allowance for credit losses on securities held to maturity</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table> The estimated fair value and gross unrealized losses aggregated by security category and length of time such securities have been in a continuous unrealized loss position, is summarized as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:59.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:17.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 Months </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:18.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 Months or Longer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:18.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> Unrealized </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> — </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"> Securities available for sale: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">162,314</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (1,571) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">162,314</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (1,571) </td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> U.S. Government agency securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> 9,801 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> (220) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-

space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 9,801 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (220) </td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"> Collateralized mortgage obligations: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> U.S. Government agency securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"> Government-sponsored enterprises </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> 15,273 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> (65) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 11 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> (1) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 15,284 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> (66) </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 25,074</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">1</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (285) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 162,325</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">1</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,572) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 187,399</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">1</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,857) </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> 1 </td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"> Securities held to maturity: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> Corporate debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">1</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 18,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (1,931)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 18,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (1,931)</p></td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Municipal obligations</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,767</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (38)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,767</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (38)</p></td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 20,837 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (1,969)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 20,837 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,969) </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"> <p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:58.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:17.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 Months </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:18.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 Months or Longer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:17.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.17%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> Unrealized </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td></tr><tr><td style="vertical-align:bottom;width:40.16%;background:#cceeff;margin:0pt;padding:0pt;"> Securities available for sale: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 19,580</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> (12) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 219,059</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (3,919) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 238,639</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-

space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (3,931) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;background:#cceeff;margin:0pt;padding:0pt;"> 3,723 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> (8) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 3,723 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> (8) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> Other debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 90 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (73) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 90 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (73) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 23,303</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (20) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 219,149</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (3,992) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 242,452</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (4,012) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td 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align:bottom;width:40.16%;background:#cceeff;margin:0pt;padding:0pt;"> Securities held to maturity: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;">) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> Corporate debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">17,102</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (2,898) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">17,102</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (2,898) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,280 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (72) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">20,382</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (2,970) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">20,382</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (2,970) </td></tr></table>

space:nowrap;width:6.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (2,970) </td></tr></table> . Unrealized losses on securities available for sale have not been recognized into income because the issuers' debt securities are of high credit quality (rated AA or higher), management does not intend to sell, and it is likely that management will not be required to sell the securities prior to their anticipated recovery, and the decline in fair value is largely due to changes in interest rates and other market conditions. The issuers continue to make timely principal and interest payments on the securities. The fair value is expected to recover as the securities approach maturity. The Company does not believe the available for sale securities that were in an unrealized loss position as of September 30, 2024 and June 30, 2024, which consisted of 42 and 104 individual securities, respectively, represented a credit loss impairment. Available for sale debt securities in unrealized loss positions are evaluated for impairment related to credit losses at least quarterly. As of September 30, 2024 and June 30, 2024, the majority of the available for sale securities in an unrealized loss position consisted of debt securities issued by U.S. government agencies or U.S. government-sponsored enterprises that carry the explicit and/or implicit guarantee of the U.S. government, which are widely recognized as "risk-free" and have a long history of zero credit losses. Total gross unrealized losses were primarily attributable to changes in interest rates, relative to when the investment securities were purchased, and not due to the credit quality of the investment securities. The Company does not intend to sell, nor is it more likely than not that the Company will be required to sell the security before recovery of its amortized cost basis, which may be at maturity. None of the Company's held to maturity debt securities were past due or on nonaccrual status as of September 30, 2024 and June 30, 2024. There was no accrued interest reversed against interest income for the three months ended September 30, 2024 and 2023, as all securities remained on accrual status. In addition, there were no collateral dependent held to maturity debt securities as of September 30, 2024 and June 30, 2024. An allowance for credit losses on held to maturity debt securities is recorded to account for expected lifetime credit losses. The following table sets forth information with regard to contractual maturities of debt securities (dollars in thousands). Securities not due at a single maturity date are shown separately. <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:22.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.01%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.03%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td></tr><tr><td style="vertical-align:bottom;width:75.19%;background:#cceeff;margin:0pt;padding:0pt;"> Securities available for sale: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> Due in one year or less </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 204,516</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;margin:0pt;padding:0pt;"> 203,361 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;background:#cceeff;margin:0pt;padding:0pt;"> Due after one to five years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;background:#cceeff;margin:0pt;padding:0pt;"> 33,241 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;margin:0pt;padding:0pt;"> 33,183 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> Due after five to ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> 11,315 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;margin:0pt;padding:0pt;"> 11,262 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;background:#cceeff;margin:0pt;padding:0pt;"> Due after ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 14,862 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 14,727 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-

align:right;margin:0pt 3pt 0pt 0pt;"> 263,934 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 262,533</p></td></tr><tr><td style="vertical-align:bottom;width:75.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Securities held to maturity:</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </p></td></tr><tr><td style="vertical-align:bottom;width:75.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Due in one year or less</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;margin:0pt;padding:0pt;"> 1,774 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,736</p></td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Due after one to five years</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,031</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,031</p></td></tr><tr><td style="vertical-align:bottom;width:75.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Due after five to ten years</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 20,096</p></td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 24,805 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 22,863 </td></tr></table> Maturities of mortgage-backed securities and collateralized mortgage obligations are included based on their contractual lives. Expected maturities will differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. During the three months ended September 30, 2024, the Company received $350,000 in proceeds from the sale of securities available for sale, realizing net gains of $165,000. There were no sales of securities available for sale for the three months ended September 30, 2023. There were no sales of securities held to maturity for the three months ended September 30, 2024 and 2023. There were no sales of equity securities for the three months ended September 30, 2023. At September 30, 2024, there were no holdings of securities of any one issuer, other than the U.S. Government and its agencies, in an amount greater than 10% of the Company's equity. As of September 30, 2024 and June 30, 2024, the carrying value of available for sale securities pledged to secure Federal Home Loan Bank of New York ("FHLBNY") advances and municipal deposits was $259.4 million and $254.1 million, respectively. The amortized cost and estimated fair value of securities available for sale are as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:55.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.43%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gains </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt 0pt 0pt 6pt;">U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 218,050</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> 281 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (1,571)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 216,760 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> U.S. Government agency securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 10,021 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> (220) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 9,801 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> Collateralized mortgage obligations: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> U.S. Government agency securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 4,830 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> 85 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 4,915 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> Government-sponsored enterprises </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 15,350 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> (66) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 15,284 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 15,683 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 90 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 15,773 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> Total available for sale securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 263,934</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 456 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (1,857)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 262,533 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> June 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 247,479</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (3,931)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 243,549 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 13,419 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> 5 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;margin:0pt;padding:0pt;"> (8) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 13,416 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;margin:0pt;padding:0pt;"> Other debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 212 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 305 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (73) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 444 </td></tr><tr><td style="vertical-align:bottom;width:55.54%;background:#cceeff;margin:0pt;padding:0pt;"> Total available for sale securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 261,110</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 311 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (4,012)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.31%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 257,409 </td></tr></table>2180500002810001571000216760000100210002200009801000483000085000491500015350000660001528400015683000900001577300026393400045600018570002style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">The amortized cost and estimated fair value of securities held to maturity are as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><div

style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.21%;margin:0pt;padding:0pt;"> Allowance for </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.73%;margin:0pt;padding:0pt;"> Net Carrying </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Gains </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Credit Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.73%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Value </td></tr><tr><td style="vertical-align:bottom;width:37.47%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> Corporate debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 27</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (1,931)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> 20,096 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 216</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> 21,784 </td></tr><tr><td style="vertical-align:bottom;width:37.47%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,805 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (38) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,767 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,805 </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> Total held to maturity securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 24,805</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 27 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (1,969)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 22,863 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 216</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 24,589 </td></tr><tr><td style="vertical-align:bottom;width:37.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-

align:right;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> June 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.47%;background:#cceeff;margin:0pt;padding:0pt;"> Corporate debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> 55 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt;"> (2,898)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> 19,157 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 262</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> 21,738 </td></tr><tr><td style="vertical-align:bottom;width:37.47%;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,352 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (72) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,280 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,352 </td></tr><tr><td style="vertical-align:bottom;width:37.47%;background:#cceeff;margin:0pt;padding:0pt;"> Total held to maturity securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 25,352</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 55 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (2,970)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 22,437 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 262</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 25,090 </td></tr>
</table>220000002700019310002009600021600021784000285000380002767000285000248050002700019690002286300021600024589000220000005500028980001915760

style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">The following tables present the activity in the allowance for credit losses on securities held to maturity (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:62.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt,"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.71%;margin:0pt;padding:0pt,"> Beginning </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt,"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt,"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt,"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt,"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt,"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.7%;margin:0pt;padding:0pt,"> Ending </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt,"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt,"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt,"> Balance </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt,"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt,"> Provisions </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt,"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt,"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt,"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt,"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt,"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt,"> Balance </td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt,"> Corporate debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt,"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.47%;background:#cceeff;margin:0pt;padding:0pt,"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 262</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt,"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt,">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt,"> (46) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt,"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt,"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times';font-

size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">— </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;background:#cceeff;margin:0pt;padding:0pt;"> 216 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td 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</td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> 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Roman','Times','serif';font-size:8pt;margin:0pt;"> </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:62.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, 2023 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.71%;margin:0pt;padding:0pt;"> Beginning </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Provisions </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Balance </td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"> Corporate debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.47%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:59.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:17.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 Months </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:18.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 Months or Longer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:18.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> Unrealized </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> <b style="font-

weight:bold;">Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"> Securities available for sale: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">162,314</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (1,571) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">162,314</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (1,571) </td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> U.S. Government agency securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> 9,801 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> (220) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> 9,801 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (220) </td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"> Collateralized mortgage obligations: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> U.S. Government agency securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"> Government-sponsored enterprises </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> 15,273 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> (65) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 11 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> (1) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 15,284 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> (66) </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-

align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 25,074</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (285) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 162,325</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,572) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 107,399</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,857) </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"> Securities held to maturity: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"> Corporate debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 18,070</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (1,931) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;">

18,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (1,931)</p></td></tr><tr><td style="vertical-align:bottom;width:39.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0pt 6pt;">Municipal obligations</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,767</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (38)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,767</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (38)</p></td></tr><tr><td style="vertical-align:bottom;width:39.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0pt 6pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 20,837 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (1,969)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 20,837 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,969) </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:58.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:17.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 Months </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:18.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 Months or Longer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:17.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.17%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> Unrealized </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Losses </td></tr><tr><td style="vertical-align:bottom;width:40.16%;background:#cceeff;margin:0pt;padding:0pt;"> Securities available for sale: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 19,580</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> (12) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 219,059</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (3,919) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 238,639</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (3,931) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt

3pt 0pt 0pt;"> 3,723 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> (8) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> 3,723 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> (8) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> Other debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 90 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (73) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 90 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (73) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 23,303</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (20) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 219,149</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (3,992) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 242,452</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (4,012) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:40.16%;background:#cceeff;margin:0pt;padding:0pt;"> Securities held to maturity: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> Corporate debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">17,102</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (2,898) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">17,102</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;margin:0pt;padding:0pt;"> (2,898) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,280 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (72) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,280 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (72) </td></tr><tr><td style="vertical-align:bottom;width:40.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.74%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.65%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">20,382</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (2,970) </td></tr>
</table>16231400015710001623140001571000980100022000098010002200001527300065000110001000152840006600025074000285000162325000157200018739900018577
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">The following table sets forth information with regard to contractual maturities of debt securities (dollars in thousands). Securities not due at a single maturity date are shown separately. <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:22.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.01%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.03%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td></tr><tr><td style="vertical-align:bottom;width:75.19%;background:#cceeff;margin:0pt;padding:0pt;"> Securities available for sale: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> Due in one year or less </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 204,516</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;margin:0pt;padding:0pt;"> 203,361 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;background:#cceeff;margin:0pt;padding:0pt;"> Due after one to five years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;background:#cceeff;margin:0pt;padding:0pt;"> 33,241 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;margin:0pt;padding:0pt;"> 33,183 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> Due after five to ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> 11,315 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;margin:0pt;padding:0pt;"> 11,262 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;background:#cceeff;margin:0pt;padding:0pt;"> Due after ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 14,862 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 14,727 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 263,934</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 262,533 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> Securities held to maturity: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:75.19%;background:#cceeff;margin:0pt;padding:0pt;"> Due in one year or less </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,774</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;margin:0pt;padding:0pt;"> 1,736 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> Due after one to five years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> 1,031 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;margin:0pt;padding:0pt;"> 1,031 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;background:#cceeff;margin:0pt;padding:0pt;"> Due after five to ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 22,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 20,096 </td></tr><tr><td style="vertical-align:bottom;width:75.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.51%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 24,805</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 22,863 </td></tr>
</table>20451600020336100033241000331830001131500011626000148620001472700026393400026253300017740001736000103100010310002200000020096000248050000
style="font-family:'Times New Roman','Times',serif;font-size:10pt;font-weight:bold;padding-left:36pt;text-indent:-36pt;margin:0pt 0pt 12pt 0pt;"> 5.NET LOANS RECEIVABLE A summary of net loans receivable is as follows (dollars in thousands):
<table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr
style="height:1pt;"><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> <span
style="font-size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> </td></tr><tr><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:13.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:10.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td
style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> Real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 421,374</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 406,201 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td
style="vertical-align:bottom;white-space:nowrap;width:12.14%;background:#cceeff;margin:0pt;padding:0pt;"> 109,387 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 101,207 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 113,227 </td><td
style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-

align:right;margin:0pt 3pt 0pt 0pt;"> 118,373 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;background:#cceeff;margin:0pt;padding:0pt;"> Total commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;background:#cceeff;margin:0pt;padding:0pt;"> 643,988 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 625,781 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;margin:0pt;padding:0pt;"> 665,027 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 633,779 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;background:#cceeff;margin:0pt;padding:0pt;"> Home equity loans and lines </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;background:#cceeff;margin:0pt;padding:0pt;"> 93,840 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 92,765 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 18,108 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,545 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;background:#cceeff;margin:0pt;padding:0pt;"> 1,420,963 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 1,365,870 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> Allowance for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (21,238) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (21,801) </td></tr><tr><td style="vertical-align:bottom;width:70.6%;background:#cceeff;margin:0pt;padding:0pt;"> Net loans receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,399,725</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,344,069 </td></tr></table> . Accrued interest receivable on loans totaled $6.1 million and $5.9 million at September 30, 2024 and June 30, 2024, respectively. Accrued interest receivable on loans is included in accrued interest receivable on the consolidated statement of condition, and is excluded from the estimate of credit losses. Net deferred loan costs totaled $9.5 million at September 30, 2024 and June 30, 2024, and are included in net loans receivable. The allowance for credit losses on loans estimate uses a four quarter reasonable and supportable forecast period based on economic forecast from the Federal Open Market Committee ("FOMC") of the Federal Reserve's projections of civilian unemployment and year-over-year U.S. gross domenstic product ("GDP") growth. The forecast will revert to long-term economic conditions over a four quarter reversion period on a straight-line basis. A qualitative factor framework has been developed to adjust the quantitative loss rates for asset-specific risk characteristics or current conditions at the reporting date. The following tables present the activity in the allowance for credit losses by portfolio segment (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"><div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:62.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"> Beginning </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.7%;margin:0pt;padding:0pt;"> Ending </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Balance </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Provisions </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Balance </td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 12,504</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> (1,009) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (24)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> 207 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;background:#cceeff;margin:0pt;padding:0pt;"> 11,678 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> 7,706 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> 95 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> (14) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> 7,787 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"> Home equity loans and lines of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> 1,244 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> (73) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;background:#cceeff;margin:0pt;padding:0pt;"> 1,171 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 347 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 290 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (36) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 602 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for credit losses - loans </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> 21,801 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> (697) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> (74) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> 208 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;background:#cceeff;margin:0pt;padding:0pt;"> 21,238 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> Allowance for credit losses - off-balance sheet credit exposures </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,899 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (127) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,772 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 23,700</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (824) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (74)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 208 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 23,010 </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:67.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, 2023 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.02%;margin:0pt;padding:0pt;"> Cumulative Effect </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> Beginning </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.02%;margin:0pt;padding:0pt;"> Adjustment for the </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> Ending </td></tr><tr><td style="vertical-align:bottom;width:30.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.02%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Adoption of ASU 2016-13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Provisions </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Balance </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> 14,288 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (1,307)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> 173 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;margin:0pt;padding:0pt;"> 27 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;margin:0pt;padding:0pt;"> 13,181 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;background:#cceeff;margin:0pt;padding:0pt;"> 6,222 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;background:#cceeff;margin:0pt;padding:0pt;"> (670) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 639 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;background:#cceeff;margin:0pt;padding:0pt;"> 6,191 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> Home equity loans and lines of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> 1,470 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;margin:0pt;padding:0pt;"> (265) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> 89 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"> (12) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,282 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 489 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (69) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 15 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (23) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 415 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> Allowance for credit losses - loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> 22,469 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;margin:0pt;padding:0pt;"> (2,311) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> 916 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"> (35) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;margin:0pt;padding:0pt;"> 30 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;margin:0pt;padding:0pt;"> 21,069 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for credit losses – off-balance sheet credit exposures </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,624 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (166) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,458 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,469</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (687) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 750</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (35) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 30</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 22,527 </td></tr></table> The following tables present the balance in the allowance for credit losses and the recorded investment in loans by portfolio segment (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> <p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:58.55%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Home Equity </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:39.18%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for credit losses: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"> Related to loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.18%;background:#cceeff;margin:0pt;padding:0pt;"> Related to loans collectively evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 11,678 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 7,787 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,171 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 602 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:9.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 21,238 </td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 11,678 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;">
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</td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"> Loans: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;">
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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;">
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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 93,840 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 18,108 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;">
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#000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,419,366 </td></tr><tr><td style="vertical-align:bottom;width:39.18%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 643,988</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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</td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:58.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.5%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Home Equity </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.71%;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:39.1%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for credit losses: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"> Related to loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 134</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 134</p></td></tr><tr><td style="vertical-align:bottom;width:39.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0pt 6pt;">Related to loans collectively evaluated</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> -</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 12,370</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,706</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,244</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 347 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 21,801 </td></tr><tr><td style="vertical-align:bottom;width:39.1%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"> Loans: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.1%;background:#cceeff;margin:0pt;padding:0pt;"> Individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,853</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> 1,625 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,478</p></td></tr><tr><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Loans collectively evaluated</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 621,928</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 632,154</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 92,765</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,545</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,360,392</p></td></tr><tr><td style="vertical-align:bottom;width:39.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 12pt;">Ending balance</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 625,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 633,779</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 92,765 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,545</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,365,870 </td></tr></table> Interest income on nonaccrual loans is recognized using the cost recovery method. Interest income on impaired loans that were on nonaccrual status and cash-basis interest income for the three months ended September 30, 2024 and 2023 was immaterial. At various times, certain loan modifications are executed for economic or legal reasons related to a borrower's financial condition that it would not otherwise consider resulting in a modified loan. Substantially all of these modifications include one or a combination of the following: extension of the maturity date at a stated rate of interest lower than the current market rate for new debt with similar risk; temporary reduction in the interest rate; change in scheduled payment amount including interest only; or extensions of additional credit for payment of delinquent real estate taxes or other costs. The Company may occasionally make modifications to loans where the borrower is considered to be experiencing financial difficulty. Types of modifications considered include principal reductions, interest rate reductions, term extensions, or a combination. There were no modifications to loans where the borrower is considered to be experiencing financial difficulty for the three months ended September 30, 2024. The following tables present the recorded investment in nonaccrual and loans past due over 90 days still on accrual by class of loans (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td colspan="11" style="vertical-align:bottom;white-space:nowrap;width:59.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;margin:0pt;padding:0pt;"> Loans With </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;margin:0pt;padding:0pt;"> 90 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.33%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Allowance </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Accrual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Interest Income </td></tr><tr><td style="vertical-align:bottom;width:37.51%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:11.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> Real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.51%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;background:#cceeff;margin:0pt;padding:0pt;"> 23 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.51%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;background:#cceeff;margin:0pt;padding:0pt;"> 4,085 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;margin:0pt;padding:0pt;"> 1,597 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> Home equity loans and lines </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> 1,257 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.51%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;">
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</td><td style="vertical-align:bottom;white-

space:nowrap;width:2.87%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-
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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;border-bottom:3px double
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space:nowrap;width:10.59%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt 3pt 0pt 0pt;"> 1,597 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.76%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1 </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-
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#000000;margin:0pt;padding:0pt;"> — </td></tr>
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Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
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style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:10.67%;margin:0pt;padding:0pt;"> <div
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size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> <div
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size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:11.69%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td></tr><tr><td style="vertical-align:bottom;width:37.95%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td
colspan="5" style="vertical-align:bottom;white-space:nowrap;width:27.71%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:center;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:10.04%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
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space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td></tr><tr><td style="vertical-
align:bottom;width:37.95%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"> </td><td colspan="11" style="vertical-align:bottom;white-space:nowrap;width:59.17%;border-
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weight:bold;">June 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:37.95%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-
align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:center;margin:0pt;"> </td><td style="vertical-align:bottom;white-
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weight:bold;">Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:11.79%;margin:0pt;padding:0pt;"> <b style="font-
weight:bold;">Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:13.9%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;font-weight:bold;visibility:hidden;"> </td></tr><tr><td style="vertical-align:bottom;width:37.95%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"> </td><td style="vertical-
align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> <span
style="font-size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"> </td><td style="vertical-
align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:center;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td
colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:center;margin:0pt;">Loans With </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td
colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:center;margin:0pt;">90 Days </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td
colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:center;margin:0pt;"> </td></tr><tr><td style="vertical-
align:bottom;width:37.95%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td
colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:center;margin:0pt;">No Related </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td
colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:center;margin:0pt;">Still on </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td
colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:8pt;text-align:center;margin:0pt;">Recognized </td></tr><tr><td style="vertical-align:bottom;width:37.95%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> x </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> x </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Allowance </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> x </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.79%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Accrual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> x </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Interest Income </td></tr><tr><td style="vertical-align:bottom;width:37.95%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;background:#cceeff;margin:0pt;padding:0pt;"> x </td></tr><tr><td style="vertical-align:bottom;width:37.95%;margin:0pt;padding:0pt;"> Real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">3,180</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">x</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"> 3,180 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">4</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">x</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.95%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;margin:0pt;padding:0pt;"> 9 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;">x</td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.95%;background:#cceeff;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;">x</td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.95%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;">x</td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;margin:0pt;padding:0pt;"> 4,208 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;">x</td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;margin:0pt;padding:0pt;"> 1,625 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;">x</td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;">x</td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.95%;margin:0pt;padding:0pt;"> Home equity loans and lines </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> x </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"> 1,648 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.95%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,045</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,805 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr>
</table> Nonaccrual loans and loans past due 90 days still on accrual include both smaller balance homogeneous loans that are collectively evaluated for impairment and individually evaluated loans. A loan is considered collateral-dependent when the borrower is experiencing financial difficulty and repayment of the loan is expected to be provided substantially through the operation or sale of the collateral. The following table presents the amortized cost basis of collateral-dependent loans by class of loans (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;">
</td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:50.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;">
</td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amortized Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Collateral Type </td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> Real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;margin:0pt;padding:0pt;"> 1,597 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"> Residential real estate property </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> Home equity loans and lines </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">1,597</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td></tr></table><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"> </p></td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:50.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">June 30, 2024</p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Amortized Cost</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Collateral Type</p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;margin:0pt;">Commercial:</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;">— </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;">— </p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0pt 6pt;">Real estate</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"> 3,844 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"> Commercial real estate property </td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;margin:0pt;padding:0pt;"> 9 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"> Business assets </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;margin:0pt;padding:0pt;"> 1,625 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"> Residential real estate property </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> Home equity loans and lines </td><td style="vertical-align:bottom;white-

space:nowrap;width:2.91%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">— </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.13%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt;"> </td></tr><tr><td style="vertical-
align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:justify;margin:0pt;">Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:3.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> — </td><td
style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:2.91%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> 5,478 </td><td
style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </td></tr></table><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> <p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"> <p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-
indent:36pt;margin:0pt;">The following tables present the aging of the recorded investment in loans by class of loans as of (dollars in thousands): <p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> <table style="border-collapse:collapse;font-
size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-
align:bottom;width:35%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="17"
style="vertical-align:bottom;white-space:nowrap;width:63.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times';serif;font-size:8pt;text-align:center;margin:0pt;">September 30, 2024 </td></tr><tr><td style="vertical-
align:bottom;width:35%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times';serif;font-size:8pt;margin:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-align:center;margin:0pt;">30 - 59 </td><td style="vertical-
align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td
colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-
size:8pt;text-align:center;margin:0pt;">60 - 89 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-
align:center;margin:0pt;">90 or more </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times';serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times';serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times';serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times';serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-
align:center;margin:0pt;">Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times';serif;font-size:8pt;margin:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> <b style="font-
weight:bold;">Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times';serif;font-size:8pt;margin:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;margin:0pt;padding:0pt;"> Loans Not </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> - </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 3 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 421,370</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 421,374 </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 23 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 36 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 109,351 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 109,387 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:10pt;margin:0pt 0pt 0pt 12pt;">Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 113,227 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 113,227 </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 929 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 991 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 1,920 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 663,107 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 665,027 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Home equity loans and lines </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 308 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 211 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 468 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 987 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 92,853 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 93,840 </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 44 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 49 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 18,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 18,108 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 313 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,200</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,483 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,996</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,417,967 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,420,963 </td></tr></table> . <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:63.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 30 - 59 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> 60 - 89 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> 90 or more </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:8pt;margin:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;margin:0pt;padding:0pt;"> Loans Not </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 3 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 9 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 406,192</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 406,201 </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 15 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 15 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 101,192 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 101,207 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 118,373 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 118,373 </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 872 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 481 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 794 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 2,147 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 631,632 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 633,779 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Home equity loans and lines </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 722 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 78 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 654 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 1,454 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 91,311 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 92,765 </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 14 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 22 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,523 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,545 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,625</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-

align:right;margin:0pt 3pt 0pt 0pt;"> 570 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,452</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,647 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,362,223</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,365,870 </td></tr></table> The Company categorizes commercial 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, among other factors. The Company analyzes commercial loans individually by classifying the loans as to credit risk. The Company uses the following definitions for risk ratings: Special Mention – Loans classified as special mention have a potential weakness that deserves management's close attention. If left uncorrected, these potential weaknesses may result in deterioration of the repayment prospects for the loan or of the institution's credit position at some future date. Substandard – Loans classified as substandard are inadequately protected by the current net worth and paying capacity of the obligor or of the collateral pledged, if any. Loans so classified have a well-defined weakness or weaknesses that jeopardize the liquidation of the debt. They are characterized by the distinct possibility that the institution will sustain some loss if the deficiencies are not corrected. Doubtful – Loans classified as doubtful have all the weaknesses inherent in those classified as substandard, with the added characteristic that the weaknesses make collection or liquidation in full, on the basis of currently existing facts, conditions, and values, highly questionable and improbable. Commercial loans not meeting the criteria above are considered to be pass rated loans. The Company grades residential mortgages, home equity loans and lines of credit and consumer loans as either non-performing or performing. Non-performing – Loans that are over 90 days past due and still accruing interest or on nonaccrual. Performing – Loans not meeting any of the above criteria are considered to be performing loans. The following table presents loans summarized by segment and class, and the risk category (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-

align:center;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.04%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="16" style="vertical-align:bottom;white-space:nowrap;width:46.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Term Loans Amortized Cost Basis by Origination Year </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.04%;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> <span style="font-

size:7.5pt;visibility:hidden;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.04%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> Converted </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Transition Period </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2022 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2021 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prior </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost Basis </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> to Term </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> Risk Rating </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,412</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 33,471 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 47,521</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 55,433 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,726</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 231,160 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 714</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 397,437 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 6,471 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 6,471 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt

0pt 0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 2,217 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 14,152 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> 1,097 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 17,466 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,412</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 33,471 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 47,521</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 57,650 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,726</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 251,783 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:8pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,811</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 421,374</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p 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style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,810</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 13,858 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,870</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 4,582 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,760</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 9,540 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 61,346</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 104,766 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 1,068 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 200 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> 750 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 2,018 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 15 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 2,391 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> 177 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 2,583 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 20 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 20 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,810</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 13,858 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,870</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,665 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,760</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,151 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 62,273</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 109,387 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 24 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 24 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td 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*Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial construction </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,705</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 42,722 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,882</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 32,259 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 832</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 113,227 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td 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style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid 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style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,705</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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18,520</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,307 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 832</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 113,227 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Performing </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 29,453</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 191,326 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 203,353</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 41,999 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 54,561</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 139,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 114</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 659,865 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Non-performing </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 952 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 528 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 716 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,966 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,162 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 29,453</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 191,326 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 204,305</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 42,527 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 55,277</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 142,025 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 114</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 665,027</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">Current period gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 10 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Home equity loans and lines of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td 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Roman',Times',serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Performing </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,207</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 6,356 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,141</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,133</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 3,347 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,161</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> 52,238 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 92,583 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Non-performing </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 97 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 253 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 907 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,257 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total home equity loans and lines of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,207</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',Times',serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6,356 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times

New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,141</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,230 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,347</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14,414 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 53,145</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 93,840</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">Current period gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times

New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Performing </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,343</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 5,565 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 642</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt

0pt 0pt;"> 87 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 54</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 3,378 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,039</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 18,108</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">Non-performing</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td 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style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">Total consumer</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,343 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,565</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 642 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 87</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 54 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,378</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,039 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> 18,108 </td></tr>
<tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 28</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 36 </td></tr>
</table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.51%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.41%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.51%;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.41%;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td colspan="16" style="vertical-align:bottom;white-space:nowrap;width:45.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Term Loans Amortized Cost Basis by Origination Year </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.51%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.41%;margin:0pt;padding:0pt;"> Converted </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2022 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2021 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2020 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prior </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost Basis </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> to Term </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> Risk Rating </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 29,592 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 29,592</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 47,818 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 43,324</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 23,191 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 67,757</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 168,333 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 679</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 380,694 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 2,234 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 8,003 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:

space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> 1,090 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> 11,327 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 14,180 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 29,592 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times

New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 47,818</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 45,558 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 23,191</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 68,513 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 189,760</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,769 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 406,201 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td

style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> Risk Rating </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 13,945</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 6,381 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 4,868</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 3,066 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 4,127</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 6,259 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 56,628</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 95,274 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 1,118 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 1,250 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman',

Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 221 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> 750 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 3,339 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 17 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 53 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 2,350 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> 141 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 2,561 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 24 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 33 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 13,945</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6,381 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6,003</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,066 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 5,430</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 8,854 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 57,528</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 101,207</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">Current period gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-

size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 345</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 345 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> Risk Rating </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 38,626</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 9,589 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 45,073</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 19,740 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 3,794 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1,551</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 118,373 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr></tr>

<td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total commercial construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 38,626</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,589 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 45,073</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 19,740 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,794 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1,551</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 118,373</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">Current period gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Performing </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 180,784</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 206,815 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 42,279</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 56,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 33,286</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 110,234 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 114</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 629,571</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;"> Non-performing</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 962</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 540</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 581</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 2,125</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 4,208</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">Total residential mortgages</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 180,784 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 207,777</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 42,819 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 56,059</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 33,867 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 112,359</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 114 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 633,779 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 112</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-

align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 118 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Home equity loans and lines of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;">

</td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Performing </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6,308</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 6,525 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 9,475</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 3,454</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 1,369 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 13,375</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> 50,611 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 91,117 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Non-performing </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 99 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 643 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 906 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,648 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total home equity loans and lines of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6,308</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6,525 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,574 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 3,454</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,369 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 14,018</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 51,517 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 92,765 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 12</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times

New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 12</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"><p 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style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">Consumer</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td 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style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;"> Performing</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 1,517 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 1,533 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt

0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 100</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 67 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 3,272 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 7,050</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 13,545</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;"> Non-performing</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td 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style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,517 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1,533</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 100 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 67</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td 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style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,050 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 13,545 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 100</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 23</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 135 </td></tr></table> As of September 30, 2024 and June 30, 2024, the Company had pledged $645.8 million and $605.8 million

respectively, of residential mortgage, home equity and commercial loans as collateral for FHLBNY borrowings and stand-by letters of credit. A summary of net loans receivable is as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> Real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 421,374</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 406,201 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;background:#cceeff;margin:0pt;padding:0pt;"> 109,387 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 101,207 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 113,227 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 118,373 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;background:#cceeff;margin:0pt;padding:0pt;"> Total commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;background:#cceeff;margin:0pt;padding:0pt;"> 643,988 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 625,781 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;margin:0pt;padding:0pt;"> 665,027 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 633,779 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;background:#cceeff;margin:0pt;padding:0pt;"> Home equity loans and lines </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;background:#cceeff;margin:0pt;padding:0pt;"> 93,840 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 92,765 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 18,108 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,545 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:12.14%;background:#cceeff;margin:0pt;padding:0pt;"> 1,420,963 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 1,365,870 </td></tr><tr><td style="vertical-align:bottom;width:70.6%;margin:0pt;padding:0pt;"> Allowance for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (21,238) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (21,801) </td></tr><tr><td style="vertical-align:bottom;width:70.6%;background:#cceeff;margin:0pt;padding:0pt;"> Net loans receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,399,725</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.39%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,344,069 </td></tr></table> .
42137400040620100010938700010120700011322700011837300064398800062578100066502700063377900093840000927650001810800001354500014209630001365876
style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 6pt 0pt;">The following tables present the activity in the allowance for credit losses by portfolio segment (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:62.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"> Beginning </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;margin:0pt;padding:0pt;"> Ending </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Balance </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Provisions </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Balance </td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-

space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> 12,504 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (1,009)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> (24) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 207</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;background:#cceeff;margin:0pt;padding:0pt;"> 11,678 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> 7,706 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> 95 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> (14) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;margin:0pt;padding:0pt;"> 7,787 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"> Home equity loans and lines of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> 1,244 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> (73) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;background:#cceeff;margin:0pt;padding:0pt;"> 1,171 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 347 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 290 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (36) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 602 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for credit losses - loans </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> 21,801 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> (697) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> (74) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;margin:0pt;padding:0pt;"> 208 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;background:#cceeff;margin:0pt;padding:0pt;"> 21,238 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;margin:0pt;padding:0pt;"> Allowance for credit losses - off-balance sheet credit exposures </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> 1,899 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (127) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,772 </td></tr><tr><td style="vertical-align:bottom;width:34.71%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.32%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 23,700</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (824) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.24%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 208</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.22%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 23,010 </td></tr></table> . . <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:67.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, 2023 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.02%;margin:0pt;padding:0pt;"> Cumulative Effect </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> Beginning </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.02%;margin:0pt;padding:0pt;"> Adjustment for the </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> Ending </td></tr><tr><td style="vertical-align:bottom;width:30.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:18.02%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Adoption of ASU 2016-13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Provisions </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Balance </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,288</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;margin:0pt;padding:0pt;"> (1,307) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 173</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 27</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;margin:0pt;padding:0pt;"> 13,181 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;background:#cceeff;margin:0pt;padding:0pt;"> 6,222 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;background:#cceeff;margin:0pt;padding:0pt;"> (670) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 639 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;background:#cceeff;margin:0pt;padding:0pt;"> 6,191 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> Home equity loans and lines of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,470 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;margin:0pt;padding:0pt;"> (265) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> 89 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"> (12) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;margin:0pt;padding:0pt;"> 1,282 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">
489 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (69) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 15 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (23) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 415 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> Allowance for credit losses - loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;">
22,469 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;margin:0pt;padding:0pt;"> (2,311) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;">
916 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;margin:0pt;padding:0pt;"> (35) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;margin:0pt;padding:0pt;"> 30 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;margin:0pt;padding:0pt;"> 21,069 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for credit losses – off-balance sheet credit exposures </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,624 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (166) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,458 </td></tr><tr><td style="vertical-align:bottom;width:30.67%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 22,469 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.49%;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (687)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 750 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.26%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (35)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.35%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 30 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 22,527 </td></tr></table> . 12504000-10090002400020700011678000770600095000140007787000124400073000117100034700029000036000100060200021801000-69700074000208000212380001899000-12700017720002370000-824000740002080002301000014288000-13070001730002700013181000622200-67000063900061910001470000-26500089000120001282000489000-69000150002300030001500022469000-23110009160003500030000210690001624000-16600014580002246900-68700075000035000300002252700 The following tables present the balance in the allowance for credit losses and the recorded investment in loans by portfolio segment (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:58.55%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Home Equity </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:39.18%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for credit losses: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"> Related to loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td></tr><tr><td style="vertical-align:bottom;width:39.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Related to loans collectively evaluated</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 11,678</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,787</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,171</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 602</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 21,238</p></td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 12pt;">Ending balance</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 11,678 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,787</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,171 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 602</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 21,238 </td></tr><tr><td style="vertical-align:bottom;width:39.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="visibility:hidden;"></p></td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;">Loans:</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-
align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-
align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
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align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
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space:nowrap;width:1.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-
align:bottom;white-space:nowrap;width:8.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-
align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> </p></td></tr><tr><td style="vertical-align:bottom;width:39.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Individually evaluated</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,597</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:8.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> 1,597</p></td></tr><tr><td style="vertical-align:bottom;width:39.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Loans collectively evaluated</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 643,988</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt 3pt 0pt 0pt;"> 663,430</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 93,840</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.26%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 18,108</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt 3pt 0pt 0pt;"> 1,419,366</p></td></tr><tr><td style="vertical-align:bottom;width:39.18%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 12pt;">Ending balance</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 643,988</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 665,027</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.42%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 93,840</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 18,108</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.41%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,420,963</p></td></tr></table><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-
left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.18%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-

space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:58.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.5%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Home Equity </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:39.1%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for credit losses: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"> Related to loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 134</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 134 </td></tr><tr><td style="vertical-align:bottom;width:39.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt

6pt;">Related to loans collectively evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12,370 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 7,706 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,244 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 347 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 21,667 </td></tr><tr><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">12,504</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,706 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">1,244</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 347 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">21,801</p></td></tr><tr><td style="vertical-align:bottom;width:39.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td></tr><tr><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Loans:</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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3,853 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">1,625</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">-</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> - </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,478</p></td></tr><tr><td style="vertical-align:bottom;width:39.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Loans collectively evaluated</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 621,928</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 632,154</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 92,765</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,545</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,360,392</p></td></tr><tr><td style="vertical-align:bottom;width:39.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 12pt;">Ending balance</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 625,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 633,779</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.39%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 92,765 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.32%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,545</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,365,870 </td></tr>
</table>1167800077870001171000602000212380001167800077870001171000602000212380001597000159700064398800066343000093840000181080001419366000643988
style="font-family:'Times New Roman','Times',serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">The following tables present the recorded investment in nonaccrual and loans past due over 90 days still on accrual by class of loans (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td colspan="11" style="vertical-align:bottom;white-space:nowrap;width:59.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;margin:0pt;padding:0pt;"> Loans With </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;margin:0pt;padding:0pt;"> 90 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;margin:0pt;padding:0pt;"> No Related </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;margin:0pt;padding:0pt;"> Still on </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;margin:0pt;padding:0pt;"> Recognized </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.33%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Allowance </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.36%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Accrual </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Interest Income </td></tr><tr><td style="vertical-align:bottom;width:37.51%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> Real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.51%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;background:#cceeff;margin:0pt;padding:0pt;"> 23 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.51%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;background:#cceeff;margin:0pt;padding:0pt;"> 4,085 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;margin:0pt;padding:0pt;"> 1,597 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> Home equity loans and lines </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;margin:0pt;padding:0pt;"> 1,257 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.51%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,365</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,597 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.59%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80.02%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:37.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:37.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:27.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman', 'Times', 'serif'; font-size:10pt; margin:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:10.04%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.88%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.21%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:11.69%; margin:0pt; padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom; width:37.95%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td colspan="11" style="vertical-align:bottom; white-space:nowrap; width:59.17%; border-bottom:1px solid #000000; margin:0pt; padding:0pt;"> June 30, 2024 </td></tr><tr><td style="vertical-align:bottom; width:37.95%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:1.75%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:10.67%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:12.42%; margin:0pt; padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:11.79%; margin:0pt; padding:0pt;"> Past Due </td><td style="vertical-align:bottom; white-space:nowrap; width:2.88%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:13.9%; margin:0pt; padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom; width:37.95%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:1.75%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:10.67%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:12.42%; margin:0pt; padding:0pt;"> Loans With </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:11.79%; margin:0pt; padding:0pt;"> 90 Days </td><td style="vertical-align:bottom; white-space:nowrap; width:2.88%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:13.9%; margin:0pt; padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom; width:37.95%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:1.75%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:10.67%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:12.42%; margin:0pt; padding:0pt;"> No Related </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:11.79%; margin:0pt; padding:0pt;"> Still on </td><td style="vertical-align:bottom; white-space:nowrap; width:2.88%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:13.9%; margin:0pt; padding:0pt;"> Recognized </td></tr><tr><td style="vertical-align:bottom; width:37.95%; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:12.42%; border-bottom:1px solid #000000; margin:0pt; padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:12.42%; border-bottom:1px solid #000000; margin:0pt; padding:0pt;"> Allowance </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:11.79%; border-bottom:1px solid #000000; margin:0pt; padding:0pt;"> Accrual </td><td style="vertical-align:bottom; white-space:nowrap; width:2.88%; margin:0pt; padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom; white-space:nowrap; width:13.9%; border-bottom:1px solid #000000; margin:0pt; padding:0pt;"> Interest Income </td></tr><tr><td style="vertical-align:bottom; width:37.95%; background:#cceeff; margin:0pt; padding:0pt;"> Commercial: </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; background:#cceeff; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:1.75%; background:#cceeff; margin:0pt; padding:0pt;"> . </td><td style="vertical-align:bottom; white-space:nowrap; width:10.67%; background:#cceeff; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; background:#cceeff; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:1.75%; background:#cceeff; margin:0pt; padding:0pt;"> . </td><td style="vertical-align:bottom; white-space:nowrap; width:10.67%; background:#cceeff; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; background:#cceeff; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:1.75%; background:#cceeff; margin:0pt; padding:0pt;"> . </td><td style="vertical-align:bottom; white-space:nowrap; width:10.04%; background:#cceeff; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.88%; background:#cceeff; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:2.21%; background:#cceeff; margin:0pt; padding:0pt;"> . </td><td style="vertical-align:bottom; white-space:nowrap; width:11.69%; background:#cceeff; margin:0pt; padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom; width:37.95%; margin:0pt; padding:0pt;"> Real estate </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> . </td><td style="vertical-align:bottom; white-space:nowrap; width:1.75%; margin:0pt; padding:0pt;"> $</p></td><td style="vertical-align:bottom; white-space:nowrap; width:10.67%; margin:0pt; padding:0pt;"><p style="font-family:'Times New Roman', 'Times', 'serif'; font-size:10pt; text-align:right; margin:0pt 3pt 0pt 0pt;">3,180</p></td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"><p style="font-family:'Times New Roman', 'Times', 'serif'; font-size:10pt; margin:0pt;">.</p></td><td style="vertical-align:bottom; white-space:nowrap; width:1.75%; margin:0pt; padding:0pt;"><p style="font-family:'Times New Roman', 'Times', 'serif'; font-size:10pt; margin:0pt;">$ </td><td style="vertical-align:bottom; white-space:nowrap; width:10.67%; margin:0pt; padding:0pt;"> 3,180 </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; margin:0pt; padding:0pt;"> . </td><td style="vertical-align:bottom; white-space:nowrap; width:1.75%; margin:0pt; padding:0pt;"> $</p></td><td style="vertical-align:bottom; white-space:nowrap; width:10.04%; margin:0pt; padding:0pt;"><p style="font-family:'Times New Roman', 'Times', 'serif'; font-size:10pt; text-align:right; margin:0pt 3pt 0pt 0pt;">4</p></td><td style="vertical-align:bottom; white-space:nowrap; width:2.88%; margin:0pt; padding:0pt;"><p style="font-family:'Times New Roman', 'Times', 'serif'; font-size:10pt; margin:0pt;">.</p></td><td style="vertical-align:bottom; white-space:nowrap; width:2.21%; margin:0pt; padding:0pt;"><p style="font-family:'Times New Roman', 'Times', 'serif'; font-size:10pt; margin:0pt;">$ </td><td style="vertical-align:bottom; white-space:nowrap; width:11.69%; margin:0pt; padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom; width:37.95%; background:#cceeff; margin:0pt; padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom; white-space:nowrap; width:2.87%; background:#cceeff; margin:0pt; padding:0pt;"> . </td><td style="vertical-align:bottom; white-space:nowrap; width:1.75%; background:#cceeff; margin:0pt; padding:0pt;"> </td><td style="vertical-align:bottom; white-space:nowrap; width:10.67%; background:#cceeff; margin:0pt; padding:0pt;"> 9 </td><td style="vertical-align:bottom; white-

space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.95%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.95%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;margin:0pt;padding:0pt;"> 4,208 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;margin:0pt;padding:0pt;"> 1,625 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.95%;background:#cceeff;margin:0pt;padding:0pt;"> Home equity loans and lines </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"> 1,648 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.95%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;background:#cceeff;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:37.95%;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,045</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">(</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.67%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,805 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.87%;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.04%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">(</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.69%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table>10002300040850001597000125700053650001597000100031800003180000400090004208000162500016480000945000480500040000 The following table presents the amortized cost basis of collateral-dependent loans by class of loans (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> (</td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> — </td></tr></table>

size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:50.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amortized Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Collateral Type </td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> Real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0pt 6pt;">Commercial and industrial</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0pt 6pt;">Construction</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;margin:0pt;">Residential mortgages</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,597</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">Residential real estate property</p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;margin:0pt;">Home equity loans and lines</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;margin:0pt;">Consumer</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,597 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"> </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:50.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:10pt;text-align:center;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amortized Cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Collateral Type </td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"> Real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,844</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Commercial real estate property</p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Commercial and industrial</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Business assets</p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Construction</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;">Residential mortgages</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,625</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Residential real estate property</p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;">Home equity loans and lines</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;">Consumer</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:46.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,478 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.13%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.82%;margin:0pt;padding:0pt;"> </td></tr></table> 1597000159700038440009000162500054780000 The following tables present the aging of the recorded investment in loans by class of loans as of (dollars in thousands):
<table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="17" style="vertical-align:bottom;white-space:nowrap;width:63.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 30 - 59 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> 60 - 89 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> 90 or more </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;margin:0pt;padding:0pt;"> Loans Not </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Past Due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 3 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">1</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">421,370</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 421,374 </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 23 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 36 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 109,351 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 109,387 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 113,227 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 113,227 </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 929 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 991 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 1,920 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 663,107 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 665,027 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Home equity loans and lines </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 308 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 211 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 468 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 987 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 92,853 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 93,840 </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 44 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 49 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 18,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 18,108 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 313</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,200 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,483</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,996 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,417,967</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,420,963 </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> <p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 30 - 59 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> 60 - 89 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> 90 or more </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.51%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.67%;margin:0pt;padding:0pt;"> Loans Not </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 406,192 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 406,201 </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 15 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 15 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 101,192 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 101,207 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 118,373 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 118,373 </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 872 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 481 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 794 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;margin:0pt;padding:0pt;"> 2,147 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 631,632 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 633,779 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Home equity loans and lines </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 722 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 78 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 654 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> <span style="font-

size:9pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;margin:0pt;padding:0pt;"> 1,454 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 91,311 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 92,765 </td></tr><tr><td style="vertical-align:bottom;width:35%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 14 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 8 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 22 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,523 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,545 </td></tr><tr><td style="vertical-align:bottom;width:35%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,625</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 570 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,452</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,647 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,362,223</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,365,870 </td></tr>
</table>3000100040004213700004213740001300023000360001093510001093870001132270001132270009290009910001920000663107000665027000308000211000468000

The following table presents loans summarized by segment and class, and the risk category (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.04%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="16" style="vertical-align:bottom;white-space:nowrap;width:46.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Term Loans Amortized Cost Basis by Origination Year </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.04%;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> <span style="font-

size:7.5pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.04%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> Converted </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Transition Period </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2022 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2021 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prior </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost Basis </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> to Term </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> Risk Rating </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,412</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 33,471 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 47,521</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 55,433 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,726</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 231,160 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 714</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 397,437 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 6,471 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 6,471 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 2,217 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 14,152 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> 1,097 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 17,466 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td 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#000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> Total commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,412</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 33,471 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 47,521</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 57,650 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,726</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 251,783 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,811</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 421,374</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p 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style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p 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Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p 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space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,810</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 13,858 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,870</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 4,582 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,760</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 9,540 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 61,346</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 104,766 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 1,068 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 200 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> 750 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 2,018 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 15 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 2,391 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> 177 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 2,583 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 20 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 20 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,810</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 13,858 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,870 </td><td

style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,665</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,760 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 12,151</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 62,273 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 109,387 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 24 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td

style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 24 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial construction </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,705</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 42,722 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,882</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 32,259 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 18,520</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 2,307 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 832</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 113,227 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,705</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 42,722 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,882</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td 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New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 832</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 113,227</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"><p 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style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">Current period gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Performing </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 29,453</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 191,326 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 203,353</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 41,999 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 54,561</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 139,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 114</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt

0pt 0pt;"> 659,865 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Non-performing </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 952 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 528 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 716 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,966 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,162 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 29,453</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 191,326 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 204,305</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 42,527 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 55,277</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 142,025 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 114</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 665,027 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double 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style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Performing </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,207</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 6,356 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,141</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,133</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 3,347 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,161</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> 52,238 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 92,583 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Non-performing </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 97 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-

space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 253 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 907 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,257 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total home equity loans and lines of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,207</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6,356 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,141</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,230 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,347</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14,414 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 53,145</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 93,840 </td></tr>
<tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="font-size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 5,565 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 642</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 87 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 54</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 3,378 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,039</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;margin:0pt;padding:0pt;"> — </td><td 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#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,565 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 642</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 87 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 54 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,378</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,039 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 18,108 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.75%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 28</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.76%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:8pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.96%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.98%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.41%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 36 </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.51%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.41%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt

0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.51%;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.41%;margin:0pt;padding:0pt;"> Loans </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td colspan="16" style="vertical-align:bottom;white-space:nowrap;width:45.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Term Loans Amortized Cost Basis by Origination Year </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.51%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.41%;margin:0pt;padding:0pt;"> Converted </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2022 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2021 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2020 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prior </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.51%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Cost Basis </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> to Term </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> Risk Rating </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 29,592</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 47,818 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 43,324</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 23,191 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 67,757</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 168,333 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 679</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 380,694 </td><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 2,234 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 8,003 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> 1,090 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 11,327 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 14,180 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 29,592</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 47,818 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 45,558</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 23,191 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 68,513</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 189,760 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1,769</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 406,201 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 13,945</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 6,381 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 4,868</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 3,066 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 4,127</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 6,259 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> 56,628 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 95,274 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 1,118 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 1,250 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 221 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> 750 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 3,339 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 17 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 53 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 2,350 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> 141 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 2,561 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td

style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 24 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 33 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 13,945</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6,381 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6,003</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,066 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 5,430</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 8,854 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 57,528</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 101,207 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">345</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 345 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt

0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.25%;margin:0pt;padding:0pt;"> Risk Rating </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 38,626</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 9,589 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 45,073</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 19,740 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 3,794 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt

0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1,551</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 118,373 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total commercial construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 38,626</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,589 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 45,073</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 19,740 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,794 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1,551</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 118,373 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Performing </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 180,784</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 206,815 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 42,279</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 56,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 33,286</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 110,234 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 114</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 629,571 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Non-performing </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 962 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 540 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 581 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,125 </td><td

style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 4,208 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total residential mortgages </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">180,784</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 207,777 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">42,819</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 56,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">33,867</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 112,359 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">114</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 633,779 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Current period gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 112 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">6</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 118 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Home equity loans and lines of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:

align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Performing </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6,308</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 6,525 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 9,475</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 3,454</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> 1,369 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 13,375</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> 50,611 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> 91,117 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Non-performing </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 99 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 643 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-

bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 906 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,648 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total home equity loans and lines of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6,308</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6,525 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 9,574</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,454 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1,369</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14,018 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 51,517</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 92,765</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">Current period gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;margin:0pt;padding:0pt;"> Performing </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1,517</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 1,533 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 100</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"> 67 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 3,272 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 7,050</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;margin:0pt;padding:0pt;"> 13,545 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Non-performing </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> Total consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.2%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1,517</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,533 </td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 100</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 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style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-

align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 23 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.06%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 4</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.04%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.47%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.7%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.82%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 135 </td></tr>
</table>6412000334710004752100055433000227260002311600007140003974370006471000647100022170001415200010970001746600064120003347100047521000576500 6.DERIVATIVES In the normal course of servicing our commercial customers, the Company acts as an interest rate swap counterparty for certain commercial borrowers. The Company manages its exposure to such interest rate swaps by entering into corresponding and offsetting interest rate swaps with third parties that match the terms of the interest rate swap with the commercial borrowers. These positions directly offset each other and the Company's exposure is the fair value of the derivatives due to potential changes in credit risk of our commercial borrowers and third parties. The notional amount of the interest rate swaps does not represent amounts exchanged by the parties. The amount exchanged is determined by reference to the notional amount and the other terms of the individual interest rate swap agreements. At September 30, 2024, the Company held derivatives not designated as hedging instruments, comprised of back-to-back interest rate swaps, with a total notional amount of $382.8 million, consisting of $191.4 million of interest rate swaps with commercial borrowers and $191.4 million of offsetting interest rate swaps with third-party counterparties on substantially the same terms. At June 30, 2024, the Company held derivatives not designated as hedging instruments, comprised of back-to-back interest rate swaps, with a total notional amount of $406.8 million, consisting of $203.4 million of interest rate swaps with commercial borrowers and $203.4 million of offsetting interest rate swaps with third-party counterparties on substantially the same terms.</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">The fair value of derivatives are classified as other assets and other liabilities on the consolidated statements of condition. The estimated fair value of derivatives not designated as hedging instruments are as follows (dollars in thousands):</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;min-height:0.0pt;margin:0pt;"></p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New 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Roman','Times';font-size:8pt;margin:0pt;"> </p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">September 30, 2024</p></td></tr><tr><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:justify;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.71%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Derivative </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Derivative </p></td></tr><tr><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:justify;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.09%;background:#cceeff;margin:0pt;padding:0pt;"> 9,745 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,745</p></td></tr><tr><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:justify;margin:0pt;">Less: cash collateral applied</p></td><td 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375 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-

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style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:justify;margin:0pt;">Less: cash collateral applied</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt;"> (16,620)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt;"> (16)</p></td></tr><tr><td style="vertical-align:bottom;width:71.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:justify;margin:0pt;">Net amount</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 161 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 16,765 </td></tr></table> Under terms of the agreements with the third-party counterparties, the Company provides cash collateral to the counterparty, when required, for the initial trade. Subsequent to the trade, the margin is exchanged in either direction, based upon the estimated fair value of the underlying contracts. At September 30, 2024, the Company had received $9.4 million and deposited $16,000 as collateral for swap agreements with third-party counterparties. At June 30, 2024, the Company had received $16.6 million and deposited $16,000 as collateral for swap agreements with third-party counterparties. 38280000019140000019140000040680000020340000020340000The estimated fair value of derivatives not designated as hedging instruments are as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.71%;margin:0pt;padding:0pt;"> Derivative </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;margin:0pt;padding:0pt;"> Derivative </td></tr><tr><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">

Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Liabilities </td></tr><tr><td style="vertical-align:bottom;width:71.41%;background:#cceeff;margin:0pt;padding:0pt;"> Gross interest rate swaps </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,745</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;background:#cceeff;margin:0pt;padding:0pt;"> 9,745 </td></tr><tr><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"> Less: cash collateral applied </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (9,370) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (16) </td></tr><tr><td style="vertical-align:bottom;width:71.41%;background:#cceeff;margin:0pt;padding:0pt;"> Net amount </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 375</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,729 </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.71%;margin:0pt;padding:0pt;"> Derivative </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;margin:0pt;padding:0pt;"> Derivative </td></tr><tr><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Liabilities </td></tr><tr><td style="vertical-align:bottom;width:71.41%;background:#cceeff;margin:0pt;padding:0pt;"> Gross interest rate swaps </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.09%;background:#cceeff;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;background:#cceeff;margin:0pt;padding:0pt;"> 16,781 </td></tr><tr><td style="vertical-align:bottom;width:71.41%;margin:0pt;padding:0pt;"> Less: cash collateral applied </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (16,620) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (16) </td></tr><tr><td style="vertical-align:bottom;width:71.41%;background:#cceeff;margin:0pt;padding:0pt;"> Net amount </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.09%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 161 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 16,765 </td></tr>
</table>974500097450009370000160003750009729000167810001678100016620000160001610001676500094000001600016600000160000 7.OTHER COMPREHENSIVE INCOME (LOSS) Reclassifications out of accumulated other comprehensive income (loss) were as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> Details About Accumulated Other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> Affected Line Item in the Statement </td></tr><tr><td style="vertical-align:bottom;width:34.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Comprehensive Income (Loss) Components </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Where Net Income is Presented </td></tr><tr><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:24.69%;margin:0pt;padding:0pt;"> Three Months Ended </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:24.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.13%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;background:#cceeff;margin:0pt;padding:0pt;"> Unrealized gains/losses on securities (before tax): </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> Net gains included in net income </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (165)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> Net gains on securities transactions </td></tr><tr><td style="vertical-align:bottom;width:34.91%;background:#cceeff;margin:0pt;padding:0pt;"> Tax expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 43 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;background:#cceeff;margin:0pt;padding:0pt;"> Income tax expense </td></tr><tr><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> Net of tax </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (122) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> Amortization of defined benefit plan items (before tax): </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;background:#cceeff;margin:0pt;padding:0pt;"> Net actuarial gain </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;background:#cceeff;margin:0pt;padding:0pt;"> Tax benefit </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> Income tax expense </td></tr><tr><td style="vertical-align:bottom;width:34.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:9pt;text-align:justify;margin:0pt 0pt 0.05pt 0pt;">Net of tax </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> Total reclassification for the period, net of tax </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:9pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (122)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> </td></tr></table> The balances and changes in the components of accumulated other comprehensive income (loss), net of tax, are as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:38.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.19%;margin:0pt;padding:0pt;"> Accumulated </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.17%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.19%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.17%;margin:0pt;padding:0pt;"> Gains/Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.17%;margin:0pt;padding:0pt;"> Defined </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.19%;margin:0pt;padding:0pt;"> Comprehensive </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> on Securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Benefit Plans </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Income (Loss) </td></tr><tr><td style="vertical-align:bottom;width:59.11%;background:#cceeff;margin:0pt;padding:0pt;"> 2024: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:9pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> Accumulated other comprehensive income (loss) as of July 1, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;">(2,734)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> 7,676 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,942</p></td></tr><tr><td style="vertical-align:bottom;width:59.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">Other comprehensive income before reclassifications</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,820</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,820</p></td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">Amounts reclassified from accumulated other comprehensive income</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> (122)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> (122)</p></td></tr><tr><td style="vertical-align:bottom;width:59.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">Accumulated other comprehensive income (loss) as of September 30, 2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (1,036) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,676</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6,640 </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:59.11%;background:#cceeff;margin:0pt;padding:0pt;"> 2023: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> Accumulated other comprehensive loss as of July 1, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> (13,702) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,134</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;margin:0pt;padding:0pt;"> (9,568) </td></tr><tr><td style="vertical-align:bottom;width:59.11%;background:#cceeff;margin:0pt;padding:0pt;"> Other comprehensive income before reclassifications </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,028 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,028 </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> Accumulated other comprehensive loss as of September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> (12,674)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,134 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> (8,540)</p></td></tr></table><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:12pt 0pt 12pt 0pt;">The amounts of income tax expense (benefit) allocated to each component of other comprehensive income (loss) were as follows (dollars in thousands):</p><table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:21.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">For the Three Months Ended </p></td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:21.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">September 30, </p></td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">2023</p></td></tr><tr><td style="vertical-align:bottom;width:76.55%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">Unrealized gains on securities:</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> </p></td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Unrealized holdings gains arising during the period</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;margin:0pt;padding:0pt;"> 645 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;margin:0pt;padding:0pt;"> 363 </td></tr><tr><td style="vertical-align:bottom;width:76.55%;background:#cceeff;margin:0pt;padding:0pt;"> Reclassification adjustment for gains included in net income </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (43) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 602 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">

  </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 363 </td></tr><tr><td style="vertical-align:bottom;width:76.55%;background:#cceeff;margin:0pt;padding:0pt;"> Defined benefit plans: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"> Change in funded status </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:76.55%;background:#cceeff;margin:0pt;padding:0pt;"> Reclassification adjustment for amortization of net actuarial loss </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:76.55%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 602</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 363 </td></tr></table> . Reclassifications out of accumulated other comprehensive income (loss) were as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> Details About Accumulated Other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> Affected Line Item in the Statement </td></tr><tr><td style="vertical-align:bottom;width:34.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Comprehensive Income (Loss) Components </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:1px

</td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> Amortization of defined benefit plan items (before tax): </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;background:#cceeff;margin:0pt;padding:0pt;"> Net actuarial gain </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> Tax benefit </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> Income tax expense </td></tr><tr><td style="vertical-align:bottom;width:34.91%;background:#cceeff;margin:0pt;padding:0pt;"> Net of tax </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.91%;margin:0pt;padding:0pt;"> Total reclassification for the period, net of tax </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;">(122)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.6%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:33.12%;margin:0pt;padding:0pt;"> </td></tr></table>165000430001220000122000 The balances and changes in the components of accumulated other comprehensive income (loss), net of tax, are as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:38.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.19%;margin:0pt;padding:0pt;"> Accumulated </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.17%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.19%;margin:0pt;padding:0pt;"> Other </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.17%;margin:0pt;padding:0pt;"> Gains/Losses </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.17%;margin:0pt;padding:0pt;"> Defined </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.19%;margin:0pt;padding:0pt;"> Comprehensive </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> on Securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Benefit Plans </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Income (Loss) </td></tr><tr><td style="vertical-align:bottom;width:59.11%;background:#cceeff;margin:0pt;padding:0pt;"> 2024: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;background:#cceeff;margin:0pt;padding:0pt;"> Accumulated other comprehensive income (loss) as of July 1, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;">(2,734)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> 7,676 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;margin:0pt;padding:0pt;"> 4,942 </td></tr><tr><td style="vertical-align:bottom;width:59.11%;background:#cceeff;margin:0pt;padding:0pt;"> Other comprehensive income before reclassifications </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> 1,820 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;background:#cceeff;margin:0pt;padding:0pt;"> 1,820 </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> Amounts reclassified from accumulated other comprehensive income </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (122) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (122) </td></tr><tr><td style="vertical-align:bottom;width:59.11%;background:#cceeff;margin:0pt;padding:0pt;"> Accumulated other comprehensive income (loss) as of September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;">(1,036)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,676 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">6,640</p></td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:59.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><b style="font-weight:bold;">2023:</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">Accumulated other comprehensive loss as of July 1, 2023</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> (13,702) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">4,134</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;margin:0pt;padding:0pt;"> (9,568) </td></tr><tr><td style="vertical-align:bottom;width:59.11%;background:#cceeff;margin:0pt;padding:0pt;"> Other comprehensive income before reclassifications </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,028 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,028 </td></tr><tr><td style="vertical-align:bottom;width:59.11%;margin:0pt;padding:0pt;"> Accumulated other comprehensive loss as of September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;">(12,674)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,134 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.66%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (8,540) </td></tr></table>-2734000767600049420001820000182000012200012200-10360007676000066400001370200041340009568000102800010280001267400041340008540000 The amounts of income tax expense (benefit) allocated to each component of other comprehensive income (loss) were as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:21.02%;margin:0pt;padding:0pt;"> For the Three Months Ended </td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:21.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.31%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:76.55%;background:#cceeff;margin:0pt;padding:0pt;"> Unrealized gains on securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"> Unrealized holdings gains arising during the period </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 645</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;margin:0pt;padding:0pt;"> 363 </td></tr><tr><td style="vertical-align:bottom;width:76.55%;background:#cceeff;margin:0pt;padding:0pt;"> Reclassification adjustment for gains included in net income </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (43) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 602 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 363 </td></tr><tr><td style="vertical-align:bottom;width:76.55%;background:#cceeff;margin:0pt;padding:0pt;"> Defined benefit plans: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 363 </td></tr><tr><td style="vertical-align:bottom;width:76.55%;background:#cceeff;margin:0pt;padding:0pt;"> Change in funded status </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:76.55%;background:#cceeff;margin:0pt;padding:0pt;"> Reclassification adjustment for amortization of net actuarial loss </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:76.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:76.55%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.77%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 602 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.53%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 363 </td></tr></table> 645000363000430006020003630006020003630006020003630

employees meeting certain requirements. Effective October 1, 2006, the plan was amended so that there have been no new plan participants for medical benefits. The cost of post-retirement plan benefits is recognized on an accrual basis as employees perform services. Active employees are eligible for retiree medical coverage upon reaching age sixty with twenty-five or more years of service. Employees with a minimum of thirty years of service are eligible for individual and spousal coverage. Retirees are eligible to participate in any bank-sponsored health insurance programs. The Company's contributions for retiree medical are limited to a monthly premium of $210 for individual coverage and $420 for employee and spousal coverage. The Company's funding policy is to pay insurance premiums as they come due.</p><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">Net periodic post-retirement benefit cost included in salaries and employee benefits in the Company's consolidated statements of operations included the following components (dollars in thousands):</p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.96%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.88%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.5%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:25.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">For the Three Months Ended </p></td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:25.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">September 30, </p></td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"><b style="font-weight:bold;">2023</p></td></tr><tr><td style="vertical-align:bottom;width:72.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">Service cost</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;background:#cceeff;margin:0pt;padding:0pt;"> 5 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.88%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6</p></td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">Interest cost</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 18</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 19</p></td></tr><tr><td style="vertical-align:bottom;width:72.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">Amortization of net actuarial gain</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (12)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;width:1.88%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (10)</p></td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 6pt;">Net periodic post-retirement benefit cost</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 11 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.88%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.5%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 15 </td></tr></table> Employee Stock Ownership Plan On July 17, 2019, the Company established an Employee Stock Ownership Plan ("ESOP") to provide eligible employees the opportunity to own Company stock. The ESOP is a tax-qualified retirement plan for the benefit of Company employees. The Company granted loans to the ESOP for the purchase of 1,018,325 shares of the Company's common stock at an average price of $13.40 per share. The loan obtained by the ESOP from the Company to purchase the common stock is payable annually over 20 years at a rate per annum equal to the Prime Rate. Loan payments are principally funded by cash contributions from the Bank. The loan is secured by the shares purchased, which are held in a suspense account for allocation among participants as the loan is repaid. The balance of the ESOP loan at September 30, 2024 was $11.0 million. Contributions are allocated to eligible participants on the basis of compensation, subject to federal tax limits. The number of shares committed to be released annually is 50,916 through the year 2038. Participants may receive the shares at the end of employment. Shares held by the ESOP include the following: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:60%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:61.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.69%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.72%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td></tr><tr><td style="vertical-align:bottom;width:61.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;"> </td><td colspan="3" style="vertical-align:bottom;white-space:nowrap;width:35.06%;margin:0pt;padding:0pt;"> As of September 30, </td></tr><tr><td style="vertical-align:bottom;width:61.29%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:15.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:15.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:61.29%;background:#cceeff;margin:0pt;padding:0pt;"> Allocated </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:15.69%;background:#cceeff;margin:0pt;padding:0pt;"> 254,580 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:15.72%;background:#cceeff;margin:0pt;padding:0pt;"> 203,664 </td></tr><tr><td style="vertical-align:bottom;width:61.29%;margin:0pt;padding:0pt;"> Committed to be allocated </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:15.69%;margin:0pt;padding:0pt;"> 38,187 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:15.72%;margin:0pt;padding:0pt;"> 38,187 </td></tr><tr><td style="vertical-align:bottom;width:61.29%;background:#cceeff;margin:0pt;padding:0pt;"> Unallocated </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:15.69%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 725,558 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:15.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 776,474 </td></tr><tr><td style="vertical-align:bottom;width:61.29%;margin:0pt;padding:0pt;">   Total shares </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:15.69%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,018,325 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:15.72%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,018,325 </td></tr></table> Total compensation expense recognized in connection with the ESOP for the three months ended September 30, 2024 and 2023 was $138,000 and $117,000, respectively. </p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p>P21YP1Y0.020P10YP30Y0.015<p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">Net periodic pension (income) cost included in salaries and employee benefits in the Company's consolidated statements of operations included the following components (dollars in thousands): </p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.85%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.63%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></div></div></td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:25.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">For the Three Months Ended </p></td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:25.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">September 30, </p></td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;margin:0pt;">   </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;margin:0pt;">   </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">2023</p></td></tr><tr><td style="vertical-align:bottom;width:72.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">Service cost</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> 277 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.85%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.63%;background:#cceeff;margin:0pt;padding:0pt;"> 389 </td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"> Interest cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> 481 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.85%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.63%;margin:0pt;padding:0pt;"> 553 </td></tr><tr><td style="vertical-align:bottom;width:72.18%;background:#cceeff;margin:0pt;padding:0pt;"> Expected return on plan assets </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-

space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> (710) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.85%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.63%;background:#cceeff;margin:0pt;padding:0pt;"> (789) </td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"> Amortization of net actuarial gain </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (105) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.85%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:72.18%;background:#cceeff;margin:0pt;padding:0pt;"> Net periodic pension (income) cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (57)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.8%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.63%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 153 </td></tr></table>2770003890004810005530007100007890001050005700015300000P30Y210000420000 . Net periodic post-retirement benefit cost included in salaries and employee benefits in the Company's consolidated statements of operations included the following components (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.96%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.5%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> . </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:25.75%;margin:0pt;padding:0pt;"> For the Three Months Ended </td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> . </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:25.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:72.18%;background:#cceeff;margin:0pt;padding:0pt;"> Service cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 5</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.5%;background:#cceeff;margin:0pt;padding:0pt;"> 6 </td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"> Interest cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;margin:0pt;padding:0pt;"> 18 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.96%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.5%;margin:0pt;padding:0pt;"> 19 </td></tr><tr><td style="vertical-align:bottom;width:72.18%;background:#cceeff;margin:0pt;padding:0pt;"> Amortization of net actuarial gain </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (12) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.96%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.88%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.5%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (10) </td></tr><tr><td style="vertical-align:bottom;width:72.18%;margin:0pt;padding:0pt;"> Net periodic post-retirement benefit cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.51%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 11</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.88%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.5%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 15 </td></tr></table>500060001800019000120001000011000150001018325 13.40P20Y11000000.0509 16 . <table style="border-

collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:60%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:61.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.69%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.72%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:61.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;"> </td><td colspan="3" style="vertical-align:bottom;white-space:nowrap;width:35.06%;margin:0pt;padding:0pt;"> As of September 30, </td></tr><tr><td style="vertical-align:bottom;width:61.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.69%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.72%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:61.29%;background:#cceeff;margin:0pt;padding:0pt;"> Allocated </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.69%;background:#cceeff;margin:0pt;padding:0pt;"> 254,580 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.72%;background:#cceeff;margin:0pt;padding:0pt;"> 203,664 </td></tr><tr><td style="vertical-align:bottom;width:61.29%;margin:0pt;padding:0pt;"> Committed to be allocated </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.69%;margin:0pt;padding:0pt;"> 38,187 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.72%;margin:0pt;padding:0pt;"> 38,187 </td></tr><tr><td style="vertical-align:bottom;width:61.29%;background:#cceeff;margin:0pt;padding:0pt;"> Unallocated </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.69%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 725,558 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.72%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 776,474 </td></tr><tr><td style="vertical-align:bottom;width:61.29%;margin:0pt;padding:0pt;"> Total shares </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.69%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,018,325 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.72%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,018,325 </td></tr></table>2545802036643818738187725558776474101832510183251380001170000 9.COMMITMENTS AND CONTINGENT LIABILITIES Off-Balance-Sheet Financing and Concentrations of Credit The Company is a party to certain financial instruments with off-balance-sheet risk to meet the financing needs of its customers. These financial instruments include the Company's commitments to extend credit. Those instruments involve, to varying degrees, elements of credit risk in excess of the amount recognized on the consolidated statements of condition. The contract amounts of those instruments reflect the extent of involvement the Company has in particular classes of financial instruments. The Company's exposure to credit loss in the event of nonperformance by the other party to the commitments to extend credit is represented by the contractual notional amounts of those instruments which are presented in the tables below (dollars in thousands). The Company uses the same credit policies in making commitments as it does for on-balance-sheet instruments. <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:32.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fixed Rate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Variable Rate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:65.31%;background:#cceeff;margin:0pt;padding:0pt;"> Financial instruments whose contract amounts represent credit risk (including unused lines of credit and unadvanced loan funds): </td><td style="vertical-align:bottom;white-

space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"> Commitments to extend credit </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 34,138</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;margin:0pt;padding:0pt;"> 251,623 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 285,761</p></td></tr><tr><td style="vertical-align:bottom;width:65.31%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Standby letters of credit</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p 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Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 21,391</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 21,391</p></td></tr><tr><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 34,138 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 273,014</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 307,152 </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:32.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fixed Rate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Variable Rate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:65.31%;background:#cceeff;margin:0pt;padding:0pt;"> Financial instruments whose contract amounts represent credit risk (including unused lines of credit and unadvanced loan funds): </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"> Commitments to extend credit </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 30,007</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;margin:0pt;padding:0pt;"> 273,932 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 303,939</p></td></tr><tr><td style="vertical-align:bottom;width:65.31%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 6pt;">Standby letters of credit</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 21,943</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 21,943</p></td></tr><tr><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 30,007 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 295,875</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 325,882 </td></tr></table> Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and require payment of a fee. Since certain commitments are expected to expire without being fully drawn, the total commitment amounts do not necessarily represent future cash requirements. The Company evaluates each customer's credit-worthiness on a case-by-case basis. The amount of collateral, if any, required by the Company for the extension of credit is based on management's credit evaluation of the customer. Commitments to extend credit may be written on a fixed rate basis thus exposing the Company to interest rate risk, given the possibility that market rates may change between commitment and actual extension of credit. Standby letters of credit are conditional commitments issued by the Company to guarantee payment on behalf of a customer or to guarantee the performance of a customer to a third party. The credit risk involved in issuing these instruments is essentially the same as that involved in extending loans to customers. Since a portion of these instruments will expire unused, the total amounts do not necessarily represent future cash requirements. Each customer is evaluated individually for creditworthiness under the same underwriting standards used for commitments to extend credit and on-balance-sheet instruments. Bank policies governing loan collateral apply to standby letters of credit at the time of credit extension. Certain residential mortgage loans are written on an adjustable basis and include interest rate caps which limit annual and lifetime increases in interest rates. Generally, adjustable rate mortgages have an annual rate increase cap of 2% to 5% and lifetime rate increase cap of 5% to 6% above the initial loan rate. These caps expose the Company to interest rate risk should market rates increase above these limits. At September 30, 2024, approximately $302.7 million of adjustable rate residential mortgage loans had interest rate caps. In addition, certain adjustable rate residential mortgage loans have a conversion option whereby the borrower may elect to convert the loan to a fixed rate during a designated time period. At September 30, 2024, approximately $432,000 of the adjustable rate mortgage loans had conversion options. The Company periodically sells residential mortgage loans to the Federal National Mortgage Association ("FNMA"). At September 30, 2024 and June 30, 2024, the Bank had no loans held for sale. In addition, the Bank had no loan commitments with borrowers at September 30, 2024 and June 30, 2024 with rate lock agreements which are intended to be held for sale, if closed. The Company generally determines whether or not a loan is held for sale at the time that loan commitments are entered into or at the time a convertible adjustable-rate mortgage loan converts to a fixed interest rate. In order to reduce the interest rate risk associated with the portfolio of loans held for sale, as well as loan commitments with locked interest rates which are intended to be held for sale if closed, the Company enters into agreements to sell loans in the secondary market. At September 30, 2024 and June 30, 2024, the Company had no commitments to sell loans to unrelated investors. Concentrations of Credit The Company primarily grants loans to customers located in the New York State counties of Albany, Greene, Rensselaer, Schenectady, Saratoga, and Warren. Although the Company has a diversified loan portfolio, a substantial portion of its debtors' ability to honor their contracts is dependent upon the real estate and construction-related sectors of the economy, and general economic conditions in the Company's market area. Legal Proceedings and Other Contingent Liabilities In the ordinary course of business, the Company and the Bank are involved in a number of legal, regulatory, governmental and other proceedings, claims or investigations that could result in losses, including damages, fines and/or civil penalties, which could be significant concerning matters arising from the conduct of their business, including the matters described below. In view of the inherent difficulty of predicting the outcome of such matters, particularly where the claimants seek large or indeterminate damages, the Company generally cannot predict the eventual outcome of the pending matters, timing of the ultimate resolution of these matters, or eventual loss, fines or penalties related to each pending matter. In accordance with applicable accounting guidance, the Company will establish an accrued liability when those matters present loss contingencies that are both probable and estimable. The Company's estimates of potential losses will change over time and the actual losses may vary significantly, and there may be an exposure to loss in excess of any amounts accrued. As a matter develops, management, in conjunction with any outside counsel handling the matter, evaluate on an ongoing basis whether such matter presents a loss contingency that is probable and estimable; or where a loss is reasonably possible, whether in excess of a related accrued liability or where there is no accrued liability, whether it is possible to estimate a range of possible loss. Once the loss contingency is deemed to be both probable and estimable, the Company establishes an accrued liability and records a corresponding amount of litigation-related expense. The Company continues to monitor the matters for further developments that could affect the amount of the accrued liability that has been previously established. Excluding legal fees and expenses, litigation-related expense of $0 was recognized for the three months ended September 30, 2024 and 2023. For those matters for which a loss is reasonably possible and estimable, whether in excess of an accrued liability or where there is no accrued liability, the Company's estimated range of possible loss is $0 to $54.4 million in excess of the accrued liability, if any, as of September 30, 2024. These estimates are based upon currently available information and are subject to significant judgment, a variety of assumptions and known and unknown uncertainties. The matters underlying the accrued liability and estimated range of possible losses are unpredictable and may change from time to time, and actual losses may vary significantly from the current estimate and accrual. The estimated range of possible loss does not represent the Company's maximum loss exposure. Information is provided below regarding the nature of the matters and associated claimed damages. The Company and the Bank are defending each of these matters vigorously, and the Company believes that it and the Bank have substantial defenses, including affirmative defenses, counterclaims and cross-claims to the various allegations that have been asserted. In light of the significant judgment, variety of assumptions and uncertainties involved in the matters described below, some of which are beyond the Company's control, and the large or indeterminate damages sought in some of these matters, an adverse outcome in one or more of these matters, or matters related to or resulting from the matters described below, could have an adverse material impact on the Company's business, prospects, financial condition, results of operations, cash flows, or cause significant reputational harm and subject the Company to face civil litigation, significant fines, damage awards or other material regulatory consequences. Mann Entities Related Fraudulent Activity During the first fiscal quarter of 2020 (the quarter ended September 30, 2019), the Company became aware of potentially fraudulent activity associated with transactions by an established business customer of the Bank. The customer and various affiliated entities (collectively, the "Mann Entities") had numerous accounts with the Bank. The transactions in question related both to deposit and lending activity with the Mann Entities. For the fraudulent activity related to the Mann Entities, the Bank's potential monetary exposure with respect to its deposit activity was approximately $18.5 million. In the first fiscal quarter of 2020, the Bank exercised its rights pursuant to state and federal law and the relevant Mann Entity general deposit account agreements to take actions to set off/recover approximately $16.0 million from general deposit corporate operating accounts held by the Mann Entities at the Bank to partially cover overdrafts/negative account balances in Mann Entity general deposit corporate operating accounts that primarily resulted from another bank returning/calling back $15.6 million in checks on August 30, 2019, that the Mann Entities had deposited into and then withdrawn from their accounts at the Bank the day before. In the first fiscal quarter of 2020, the Bank recognized a charge to non-interest expense in the amount of $2.5 million based on the net negative deposit balance of the various Mann Entities' accounts after the setoffs/overdraft recoveries. Through September 30, 2024, no additional charges to non-interest expense were recognized related to the deposit transactions with the

Mann Entities. With respect to the Bank's lending activity with the Mann Entities, its potential exposure was approximately $15.8 million (which represents the Bank's participation interest in the approximately $35.8 million commercial loan relationships for which the Bank is the originating lender). In the fourth fiscal quarter of 2019, the Bank recognized a provision for loan losses in the amount of $15.8 million, related to the charge-off of the entire principal balance owed to the Bank related to the Mann Entities' commercial loan relationships. During the third fiscal quarter of 2020 and the first fiscal quarter of 2021, the Bank recognized partial recoveries in the amount of $1.7 million and $34,000, respectively, related to the charge-off of the Mann Entities' commercial loan relationships, which were credited to the allowance for loan losses. Through September 30, 2024, no additional charges to the provision for credit losses and no additional recoveries related to the charge-off of the loans were recognized related to the loan transactions with the Mann Entities. Several other parties and regulatory agencies have asserted claims against the Company and the Bank related to the series of transactions between the Company or the Bank, on the one hand, and the Mann Entities, on the other. The Company and the Bank continue to investigate these matters and it is possible that the Company and the Bank will be subject to similar legal, regulatory, governmental or other proceedings and additional liabilities. The ultimate timing and outcome of any such proceedings, involving the Company, or the Bank, cannot be predicted with any certainty. It also remains possible that other private parties or governmental bodies will pursue existing or additional claims against the Bank as a result of the Bank's dealings with certain of the Mann Entities or as a result of the actions taken by the Company or the Bank. The Company's and the Bank's legal fees and expenses related to these actions are significant and are expected to continue being significant. In addition, costs associated with potentially prosecuting, litigating or settling any litigation, satisfying any adverse judgments, if any, or other proceedings, could be significant. These legal, regulatory, governmental and other proceedings, claims or investigations, costs, settlements, judgments, sanctions or other expenses could have a material adverse effect on the Company's business prospects, financial condition, results of operations or cash flows or cause significant reputational harm and subject the Company to face civil litigation, significant fines, damage awards or other material regulatory consequences. The Company is pursuing all available sources of recovery and other means of mitigating the potential loss, and the Company and the Bank are vigorously defending all claims asserted against them arising out of or otherwise related to the fraudulent activity of the Mann Entities. During the three months ended September 30, 2024 and 2023, the Bank recognized insurance recoveries in the amount of $0 and $576,000, respectively, related to the partial reimbursement of defense costs incurred as a result of these matters, which were credited to noninterest expense – professional fees on the consolidated statements of operations. While the Bank has been reimbursed in the past by its insurer for certain legal fees and expenses associated with this matter, the Bank does not expect to recognize any such insurance recoveries in the future, as the applicable policy limits and deductibles have been exceeded. For a fuller recitation of the procedural history of each of the matters summarized below, please refer to the Company's earlier periodic filings on Forms 10-Q and 10-K. The Pioneer Parties (as defined below) vigorously dispute the assertions and claims in each of the matters noted below. Legal Proceedings On October 31, 2019, Southwestern Payroll Services, Inc. ("Southwestern") filed a complaint against the Company and the Bank ("Pioneer Parties"), Michael T. Mann, Valuewise Corporation, MyPayrollHR, LLC and Cloud Payroll, LLC (collectively, the "Mann Parties") in the United States District Court for the Northern District of New York. On April 10, 2023, the Court entered a memorandum decision and order granting Southwestern leave to file a third amended complaint adding Granite Solutions Groupe, Inc. ("Granite Solutions") as a plaintiff and asserting claims against the Pioneer Parties for declaratory judgment, conversion, fraud, negligence/gross negligence, unjust enrichment/money had and received, violations of the Racketeer Influenced and Corrupt Organizations ("RICO") Act, aiding and abetting conversion, and aiding and abetting fraud. Southwestern and Granite Solutions filed the third amended complaint on April 26, 2023. The third amended complaint seeks a monetary judgment of at least $39.0 million, allegedly comprised of compensatory damages in excess of $13.0 million, penalties and interest, treble damages, and punitive damages. The Pioneer Parties filed their answer to the third amended complaint on May 12, 2023. In addition to denying that Southwestern or Granite Solutions is entitled to any of the relief sought in the third amended complaint, the Pioneer Parties asserted numerous affirmative defenses, as well as counterclaims against Southwestern and cross-claims against certain of the Mann Parties for common law fraud under New York law and violations of RICO. The Pioneer Parties contend that the actions of Southwestern and certain of the Mann Parties have resulted in damages to the Pioneer Parties comprised of compensatory damages, treble damages, and attorneys' fees and costs. The Pioneer Parties seek to recover these damages jointly and severally against all counterclaim and cross-claim defendants. Southwestern filed its answer to the counterclaims on June 2, 2023. On June 3, 2024, the Pioneer Parties filed a motion for summary judgment on all claims asserted in the third amended complaint. On the same day, the plaintiffs filed a motion for partial summary judgment as to one of the Pioneer Parties' affirmative defenses and on the counterclaims against Southwestern for violations of RICO. On June 14, 2024, the Pioneer Parties filed a separate motion to dismiss certain claims asserted in the third amended complaint for lack of subject-matter jurisdiction. Briefing on the various motions was completed on August 28, 2024, and the motions are now pending before the court for decision. On December 10, 2019, National Payment Corp. ("NatPay") filed a motion to intervene as a plaintiff in Southwestern's lawsuit against the Pioneer Parties and the Mann Parties as described above. On August 4, 2020, the magistrate judge issued a decision recommending that NatPay be allowed to intervene, which was subsequently accepted by the Court. NatPay filed its complaint in intervention on August 18, 2020. On April 10, 2023, the Court entered a memorandum decision and order granting NatPay leave to file an amended complaint asserting claims against the Pioneer Parties for declaratory judgment, conversion, fraud, negligence/gross negligence, unjust enrichment/money had and received, violations of RICO, aiding and abetting conversion, and aiding and abetting fraud. NatPay filed its amended complaint on April 13, 2023. The amended complaint seeks a monetary judgment of at least $11.4 million, allegedly comprised of compensatory damages in excess of $3.8 million, penalties and interest, treble damages, and punitive damages. The Pioneer Parties filed their answer to NatPay's amended complaint on May 12, 2023. In addition to denying that NatPay is entitled to any of the relief sought in the third amended complaint, the Pioneer Parties asserted numerous affirmative defenses, as well as counterclaims against NatPay and cross-claims against certain of the Mann Parties for violations of RICO. The Pioneer Parties contend that the actions of NatPay and certain of the Mann Parties have resulted in damages to the Pioneer Parties comprised of compensatory damages, treble damages, and attorneys' fees and costs. The Pioneer Parties seek to recover these damages jointly and severally against all counterclaim and cross-claim defendants. On June 23, 2023, NatPay filed a motion to dismiss the counterclaims and certain affirmative defenses of the Pioneer Parties. The Pioneer Parties filed their opposition to the motion on July 21, 2023, and the motion was fully briefed and submitted to the Court for decision on August 4, 2023. On December 21, 2023, the Court entered an order granting NatPay's motion. On January 18, 2024, the Pioneer Parties filed a motion for reconsideration of the Court's order and for leave to amend their answer and counterclaims. On April 3, 2024, the Court entered an order granting the Pioneer Parties leave to amend their answer and counterclaims. The Pioneer Parties thereafter filed their amended answer and counterclaims on April 15, 2024. NatPay filed its reply to amended counterclaims on April 29, 2024. On June 3, 2024, the Pioneer Parties filed a motion for summary judgment on all claims asserted in the amended complaint, as well as a separate motion to dismiss the amended complaint in its entirety for lack of subject-matter jurisdiction. On the same day, NatPay filed a motion for partial summary judgment as to one of the Pioneer Parties' affirmative defenses and on the counterclaims against NatPay for violations of RICO. Briefing on the various motions was completed on August 28, 2024, and the motions are now pending before the court for decision. On January 21, 2020, Cachet Financial Services ("Cachet"), a third-party automated clearing house service provider, filed for bankruptcy protection under Chapter 11 of the United States Bankruptcy Code in the Central District of California, Los Angeles Division ("Bankruptcy Court"). The Bank is not listed as a creditor in the bankruptcy proceedings. On January 20, 2022, Cachet filed an adversary proceeding complaint against the Pioneer Parties in the Bankruptcy Court. On February 16, 2023, Cachet filed an amended complaint in lieu of responding to the Pioneer Parties' motion to dismiss. The amended complaint, like the initial complaint, alleges Michael T. Mann stole approximately $26.4 million from Cachet in August 2019 by manipulating Cachet's "batch file specifications," and that Mann subsequently caused approximately $8.5 million of those purportedly stolen funds to be deposited into accounts held by companies owned by Mann at Pioneer Bank. Cachet alleges Pioneer Bank refused Cachet's request to return the approximately $8.5 million in purportedly stolen funds to Cachet. Cachet's complaint asserts causes of action against the Pioneer Parties for avoidance and recovery of constructive fraudulent transfers, conversion, unjust enrichment, money had and received, violation of California Penal Code § 496(a), violations of RICO, aiding and abetting fraud, and declaratory relief. Cachet asserts "actual damages" of approximately $8.5 million, seeks three times its actual damages on its Section 496(a) claim (or approximately $25.6 million), and costs of suit and attorneys' fees. Cachet also seeks "treble damages according to proof and attorneys' fees," and for its aiding abetting fraud claim, Cachet seeks "general, consequential and special damages in an amount to be proven at trial." On April 28, 2023, the Pioneer Parties filed a motion to dismiss the amended complaint. On September 6, 2023, the Court entered an order granting in part and denying in part the Pioneer Parties' motion. In particular, the Court dismissed Cachet's claims for violations of RICO, violation of California Penal Code § 496(a), aiding and abetting fraud and conversion, and for declaratory relief. The Court denied the Pioneer Parties' motion as to the claims for conversion, unjust enrichment, and money had and received. The Court permitted Cachet to file a second amended complaint. On September 20, 2023, Cachet filed a motion for reconsideration of the Court's Order. The Pioneer Parties filed their opposition on October 26, 2023, and Cachet filed its reply on November 2, 2023. On November 16, 2023, the Court entered an order granting the motion to the extent of clarifying certain rulings in the September 6, 2023 order relating to the denial of the motion to dismiss as to Cachet's conversion claim and the dismissal of Cachet's RICO claim. Cachet initially filed its second amended complaint on February 5, 2024, but pursuant to a stipulation and order entered on February 29, 2024, Cachet withdrew that version of the second amended complaint and filed a revised second amended complaint on April 8, 2024. The second amended complaint asserts claims for conversion, unjust enrichment, money had and received, violations of RICO, and aiding and abetting conversion and fraud. On May 8, 2024, the Pioneer Parties filed a motion to dismiss the second amended complaint. Briefing on the motion was completed on June 27, 2024. A hearing on the motion was held by the Court on July 11, 2024. On August 28, 2024, the Court entered an order granting in part and denying in part the Pioneer Parties' motion. In particular, the court dismissed with prejudice Cachet's claims for aiding and abetting conversion and fraud and dismissed without prejudice Cachet's RICO claims. The court denied the Pioneer Parties' motion to dismiss the claims for conversion, unjust enrichment, and money had and received. On October 10, 2024, the Pioneer Parties filed an answer to the second amended complaint, as well as a motion to strike certain allegations in the second amended complaint relating to the dismissed claims. Briefing on the motion to strike was completed on November 7, 2024, and a hearing on the motion is scheduled for November 14, 2024. On February 4, 2020, Berkshire Hills Bancorp Inc.'s wholly owned subsidiary Berkshire Bank ("Berkshire Bank") filed a complaint against the Bank in the Supreme Court of the State of New York for Albany County resulting from Berkshire Bank's participation interest in the commercial loan relationship to the Mann Entities. The complaint alleges that the Bank breached the amended and restated loan participation agreement between the Bank and Berkshire Bank dated as of June 27, 2018, breached the amended and restated loan participation agreement between the Bank and Berkshire Bank dated as of August 12, 2019, engaged in constructive fraud, engaged in fraudulent inducement, engaged in fraudulent concealment, and negligently misrepresented certain material information. The complaint seeks to recover $15.6 million and additional damages. On November 30, 2022, Berkshire Bank filed an amended complaint asserting substantially similar claims to those asserted in the original complaint, except that it excised the claim for negligent misrepresentation that the Court previously had dismissed, and included claims for breach of the loan participation agreement between the Bank and Berkshire Bank dated as of June 29, 2017 and separate claims for fraudulent inducement with respect to each of the three loan participation agreements. On January 30, 2023, the Bank filed its answer to the amended complaint and asserted counterclaims against Berkshire Bank for breach of the amended and restated loan participation agreement between the Bank and Berkshire Bank dated as of August 12, 2019, as well as a claim for a declaratory judgment that Berkshire Bank ratified the agreement and may not contest its validity. This matter is currently in discovery. On February 4, 2020, Chemung Financial Corporation's wholly owned subsidiary, Chemung Canal Trust Company ("Chemung"), filed a complaint against the Bank in the Supreme Court of the State of New York for Albany County resulting from Chemung's participation interest in the commercial loan relationship to the Mann Entities. The complaint alleges that the Bank breached the participation agreement between the Bank and Chemung dated as of August 12, 2019, engaged in fraudulent activities, engaged in constructive fraud, and negligently misrepresented and omitted certain material information. The complaint seeks to recover $4.2 million and additional damages. On July 21, 2023, Chemung filed an amended complaint that asserts the same causes of actions as the original complaint (except that it excised the claim for negligent misrepresentation previously dismissed by the Court), but includes additional factual allegations. On September 19, 2023, the Bank filed its answer to the amended complaint and asserted counterclaims against Chemung for breach of the loan participation agreement between the Bank and Chemung dated as of August 12, 2019, as well as a claim for a declaratory judgment that Chemung ratified the agreement and may not contest its validity. This matter is currently in discovery. On April 30, 2020, the U.S. Department of Justice ("DOJ"), with the authorization of a delegate of the Secretary of the Treasury, filed a civil complaint against the Company and the Bank (and Cloud Payroll, LLC) in the United States District Court for the Northern District of New York. The complaint alleges, among other things, that the Pioneer Parties wrongfully set off approximately $7.3 million from an account held by Cloud Payroll to apply towards debts allegedly owed to the Bank by Cloud Payroll and other affiliates of Michael Mann. The complaint alleges that the funds in question were comprised of payroll taxes and thus subject to a statutory trust under 26 U.S.C. § 7501 that prohibited the Bank from setting off those funds to apply towards debts owed to the Bank. The complaint seeks return of any payroll taxes, plus interest. On October 21, 2020, the DOJ filed an amended complaint that dropped one of the DOJ's claims against the Pioneer Parties but continues to seek return of any payroll taxes, plus interest. The amended complaint relates to the same set of facts described above in "Mann Entities Related Fraudulent Activity", and the alleged payroll taxes, plus interest, sought in this

proceeding may be part of the recovery sought in the Southwestern and NatPay complaints described above. On November 4, 2020, the Pioneer Parties filed their answer and affirmative defenses to the DOJ's amended complaint. On November 15, 2023, the Court entered an order staying discovery until January 16, 2024 to allow the parties to continue discussions about a potential resolution of the matter. On January 12, 2024, the parties filed a joint letter with the Court requesting an extension of the discovery stay until March 18, 2024 to enable the parties to finalize resolution of the matter. On January 16, 2024, the Court entered an order granting the requested extension. On March 15, 2024, after reaching a confidential settlement agreement, the parties filed a stipulation of dismissal of the action with prejudice, which the Court approved on March 18, 2024. On August 31, 2020, AXH Air-Coolers, LLC ("AXH") filed a complaint against the Pioneer Parties, and unnamed employees of the Pioneer Parties in the United States District Court for the Northern District of New York. The complaint alleges that the Pioneer Parties wrongfully converted certain tax funds belonging to AXH, were unjustly enriched by the wrongful taking of tax funds belonging to AXH, and were grossly negligent in allowing AXH's tax funds to be misappropriated, offset, converted, or stolen. The prayer for relief in AXH's complaint seeks $336,000, plus penalties and interest, attorney's fees, and punitive damages. The complaint relates to the same set of facts as the DOJ complaint as described above, and the alleged taxes sought in the DOJ, Southwestern, and NatPay complaints. On August 12, 2022, AXH filed an amended complaint asserting gross negligence, unjust enrichment, and accounting claims against the Pioneer Parties. The amended complaint seeks the same relief as in the original complaint. On August 26, 2022, the Pioneer Parties filed their answer to the amended complaint. Thereafter, discovery on the matter proceeded until the Court issued a stay of the action on June 30, 2024. The stay is expected to be in effect until at least December 20, 2024. On December 1, 2020, the Bank filed a complaint in the Supreme Court of the State of New York against Teal, Becker & Chiaramonte, CPAs, P.C. ("TBC"), Mr. Pasquale M. Scisci and Mr. Vincent Commisso (collectively, with TBC, the "TBC Parties"), alleging professional malpractice by the TBC Parties in auditing the annual consolidated financial statements of Valuewise Corporation and its subsidiaries ("Valuewise Entities") for the fiscal years 2010 to 2018. The Bank asserts that the TBC Parties were aware that the primary, if not the exclusive, reason the Valuewise Entities engaged TBC to audit their financial statements was to provide the Bank with accurate financial information that the Bank would rely on in evaluating whether to provide loans to the Valuewise Entities. The Bank contends that, among other matters, Mr. Michael Mann used the Valuewise Entities to defraud the Bank because of the professional malpractice of the TBC Parties and that if the TBC Parties had not committed professional malpractice by issuing unqualified "clean" opinions on the financial statements of the Valuewise Entities for fiscal years 2010 to 2018, the Bank would never have continued loaning money to the Valuewise Entities. The Bank seeks to recover damages of at least $34.1 million (plus interest) sustained by it as a result of the professional malpractice of the TBC Parties. The TBC Parties filed their answer to the Bank's complaint on February 12, 2021. On February 28, 2022, the TBC Parties filed a motion to dismiss the complaint. On October 4, 2022, the Court entered a decision and order denying the motion in its entirety. On November 15, 2023, the Bank and the TBC Parties entered into a settlement agreement pursuant to which the parties agreed to resolve and settle all disputes and potential claims which exist or may exist among them, including without limitation those claims asserted in the action. Pursuant to the settlement agreement, the TBC Parties made a payment of $5.95 million to the Bank, in exchange for which the Bank caused the action to be dismissed with prejudice. On May 14, 2021, the Bank filed a verified petition for a hearing, pursuant to 21 U.S.C. § 853(n)(2), to adjudicate the validity of the Bank's interest in approximately $14.9 million in cash and securities forfeited by Michael Mann pursuant to a preliminary order of forfeiture in U.S. v. Mann filed in United States District Court for the Northern District of New York. The Bank's petition alleges that it has a valid security interest in the forfeited property, and that the forfeited property should thus be turned over to the Bank. On June 28, 2021, the government filed a motion to dismiss the Bank's petition. On July 30, 2021, the Bank filed opposition to the government's motion to dismiss the Bank's petition. On August 13, 2021, the government filed a reply to the Bank's opposition to the government's motion to dismiss the Bank's petition. On October 14, 2022, the magistrate judge assigned to the case entered a report and recommendation recommending the motion to dismiss the Bank's petition be granted in part and denied in part. On October 28, 2022, the Bank filed an objection to the magistrate judge's report and recommendation. The government filed its opposition to the Bank's objection on November 21, 2022. On April 5, 2024, the district judge entered an order overruling the Bank's objection and affirming the magistrate judge's report and recommendation. The court ordered the matter to proceed to a hearing but has not yet set a date for the hearing. This matter is currently in discovery. On September 2, 2022, two substantially similar putative class action complaints were filed against the Pioneer Parties in the Supreme Court of the State of New York for Albany County. The first complaint was filed by Brandes & Yancy PLLC and Ricardo's Restaurant, Inc., two alleged clients of Southwestern which seek to assert claims on behalf of all current or former Southwestern clients based on the same set of facts as the DOJ, AXH, and Granite Solutions complaints as described above, and the alleged taxes sought in the DOJ, Southwestern, and NatPay complaints. The second complaint was filed by O'Malley's Oven LLC and Legat Architects, Inc., two alleged clients of MyPayrollHR.Com, LLC and ProData Payroll Services, Inc., affiliates of Cloud Payroll, LLC (collectively, "Cloud Payroll"). Similar to the first complaint described above, the two named plaintiffs in the second complaint seek to assert claims on behalf of all current or former Cloud Payroll clients based on the same set of facts as the DOJ, AXH, and Granite Solutions complaints as described above, and the alleged taxes sought in the DOJ, Southwestern, and NatPay complaints. Both complaints assert claims against the Pioneer Parties for conversion, gross negligence, unjust enrichment, money had and received, tortious interference with contract, aiding and abetting fraud, and a declaratory judgment. Both complaints also seek to recover compensatory and punitive damages, plus pre-judgment interest, costs, expenses, disbursements, and reasonable attorneys' fees. The Pioneer Parties acknowledged service of the complaints as of December 30, 2022. On February 28, 2023, the Pioneer Parties filed motions to dismiss the complaints. On April 7, 2023, the plaintiffs filed amended complaints that assert the same causes of action but include additional allegations. On April 27, 2023, the Pioneer Parties elected to withdraw their pending motions to dismiss and file renewed motions to dismiss the amended complaints. The Pioneer Parties filed renewed motions to dismiss on June 26, 2023. On August 25, 2023, plaintiffs in both putative class actions filed their responses to the renewed motions to dismiss filed by the Pioneer Parties. On October 6, 2023, the Pioneer Parties filed their reply to the response of the plaintiffs. On February 1, 2024, the court entered an order, on its own motion, staying both actions pending the outcome of the ongoing, earlier-filed federal litigation described above. On July 31, 2024, the parties submitted a joint written update to the court concerning the status of the federal litigation. These actions remain stayed pending the outcome of that litigation. On December 6, 2023, Sidra Riggins filed a putative class action complaint against the Bank in the United States District Court for the Northern District of New York. The plaintiff is an alleged customer of the Bank who asserts claims for breach of contract, unjust enrichment, violation of New York General Business Law § 349, and violation of the Electronic Funds Transfer Act, 15 U.S.C. §§ 1693 et seq. The plaintiff's claims concern alleged practices of the Bank relating to fees that the Bank allegedly assessed in connection with certain types of overdrafts or transaction items returned for insufficient funds. The plaintiff seeks to assert her claims on behalf of the following individuals: (i) New York citizens who held checking accounts at the Bank and were assessed an overdraft fee on a debit card transaction that was authorized on sufficient funds and settled on negative funds in the same amount for which the debit card transaction was authorized; (ii) New York citizens who are assessed multiple fees on a transaction item in a checking account held at the Bank; and (iii); New York citizens who were assessed an overdraft fee on a transaction that did not overdraw the account. The Bank acknowledged service of the complaint on January 3, 2024. On March 4, 2024, the Bank moved to dismiss the complaint in its entirety. On March 22, 2024, the plaintiff filed an amended complaint in lieu of responding to the Bank's motion. On April 5, 2024, the Bank moved to dismiss the amended complaint in its entirety. On July 5, 2024, after reaching a confidential settlement agreement, the parties filed a stipulation of dismissal of the action with prejudice. On July 8, 2024 the Court entered a Joint Stipulation and Order of Voluntary Dismissal of the action with prejudice. The Company and the Bank have received inquiries and requests for information from regulatory agencies relating to some of the entities and events that are the subjects of certain lawsuits described above. This has resulted in, or may in the future result in, regulatory agency investigations, litigation, subpoenas, enforcement actions, and related sanctions or costs. The Company and the Bank continue to cooperate with inquiries and respond to requests as appropriate. The New York State Department of Financial Services (the "NYSDFS") made requests for production of documents, conducted interviews with Bank employees, and took other investigatory actions with respect to the Bank's practices associated with the Mann Parties. The Bank has complied with these requests, producing responsive, non-privileged documents to the NYSDFS. In Summer 2021, NYSDFS informed the Bank that if the parties could not reach a negotiated resolution related to NYSDFS's findings arising from the Bank's practices associated with the Mann Parties, NYSDFS would proceed to an administrative hearing on the issue. NYSDFS did not further pursue negotiations of the matter in or around the second part of 2023. Thereafter, the Bank converted from a New York chartered savings bank to a national bank, with the approval of the OCC, as of April 1, 2024. As a result of the conversion, OCC has now assumed the regulatory oversight responsibilities previously held by NYSDFS. <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:32.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fixed Rate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> <b style="font-

weight:bold;">Variable Rate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:65.31%;background:#cceeff;margin:0pt;padding:0pt;"> Financial instruments whose contract amounts represent credit risk (including unused lines of credit and unadvanced loan funds): </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 34,138</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;margin:0pt;padding:0pt;"> 251,623 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 285,761</p></td></tr><tr><td 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double #000000;margin:0pt;padding:0pt;"> 307,152 </td></tr></table> . <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:65.31%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.35%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> . </td><td 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style="vertical-align:bottom;white-space:nowrap;width:9.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Variable Rate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:65.31%;background:#cceeff;margin:0pt;padding:0pt;"> Financial instruments whose contract amounts represent credit risk (including unused lines of credit and unadvanced loan funds): </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.24%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.12%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 30,007</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.01%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
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Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.48%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 273,932</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.01%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"><span style="font-
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style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 303,939</p></td></tr><tr><td style="vertical-
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6pt;">Standby letters of credit</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
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#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 21,943</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:2.01%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
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#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:8.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 295,875</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.01%;margin:0pt;padding:0pt;"><p
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style="font-family:'Times New Roman','Times','serif';font-size:10pt;font-weight:bold;padding-left:36pt;text-indent:-36pt;margin:0pt 0pt 12pt 0pt;"><span style="display:inline-
block;text-indent:0pt;width:18pt;"><b style="font-family:'Times New Roman','Times','serif';font-size:10pt;font-style:normal;font-weight:bold;">10.FAIR
VALUE</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">Fair value is the exchange
price that would be received for an asset or paid to transfer a liability (exit price) in the principal or most advantageous market for the asset or liability in an orderly
transaction between market participants on the measurement date. There are three levels of inputs that may be used to measure fair values:</p><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt 0pt 12pt 36pt;"><i style="font-style:italic;">Level 1:</i> Quoted prices (unadjusted) for identical assets
or liabilities in active markets that the entity has the ability to access as of the measurement date.</p><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:justify;margin:0pt 0pt 12pt 36pt;"><i style="font-style:italic;">Level 2:</i> Significant other observable inputs other than Level 1 prices such as quoted
prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.</p>
<p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt 0pt 12pt 36pt;"><i style="font-style:italic;">Level 3:</i> Significant
unobservable inputs that reflect a reporting entity's own assumptions about the assumptions that market participants would use in pricing an asset or liability.</p><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">The fair values of securities are determined by
obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs) or matrix pricing, which is a mathematical technique widely used in the industry to
value debt securities without relying exclusively on quoted prices for the specific securities but rather by relying on the securities' relationship to other benchmark quoted
securities (Level 2 inputs).</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">The fair
value of interest rate swaps are based on valuation models using observable market data as of the measurement date (Level 2). The fair value of derivatives are classified as a
component of other assets and other liabilities on the consolidated statements of condition.</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">The fair value of individually evaluated loans are valued at the lower of cost or fair value. Individually evaluated loans
carried at fair value have been partially charged-off or receive a specific allocation of the allowance for credit losses on loans. For collateral dependent loans, fair value is
generally based on recent real estate appraisals. These appraisals may utilize a single valuation approach or a combination of approaches including comparable sales and the
income approach. Adjustments are routinely made in the appraisal process by the appraisers to adjust for differences between the comparable sales and income data available.
Such adjustments result in a Level 3 classification of the inputs for determining fair value.</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">Nonrecurring adjustments to certain commercial and residential real estate properties classified as other real estate
owned ("OREO") are measured at fair value, less costs to sell. Fair values are based on recent real estate appraisals. These appraisals may use a single valuation approach or a
combination of approaches including comparable sales and the income approach. Adjustments are routinely made in the appraisal process by the independent appraisers to
adjust for differences between the comparable sales and income data available. Such adjustments result in a Level 3 classification of the inputs for determining fair value.
</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;font-weight:bold;margin:0pt 0pt 12pt 0pt;">Assets and Liabilities Measured on a Recurring
Basis</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">Assets and liabilities measured
at fair value on a recurring basis are summarized below (dollars in thousands):</p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-
left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-
align:bottom;width:53.38%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:11.78%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
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Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-

space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:34.45%;margin:0pt;padding:0pt;"> Fair Value Measurements at </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Quoted Prices in </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Significant </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Active Markets for </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Observable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Unobservable </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Identical Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Assets: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Available for sale securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 216,760</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> 216,760 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Mortgage-backed securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government agency securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> 9,801 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> 9,801 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Collateralized mortgage obligations: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> 4,915 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> 4,915 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Government-sponsored enterprises </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> 15,284 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td 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#000000;margin:0pt;padding:0pt;"> 15,773 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 15,773 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> 45,773 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative assets ⁽¹⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,745 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,745 </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 216,760 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 55,518</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Liabilities: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,745</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,745</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:1px solid 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style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:34.45%;margin:0pt;padding:0pt;"> Fair Value Measurements at </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:34.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 Using </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Quoted Prices in </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Significant </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Active Markets for </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Observable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Unobservable </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Identical Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Assets: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Available for sale securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.33%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 243,549</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> 243,549 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> 13,416 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> 13,416 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Other debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">
444 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">
444 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Total available for sale securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> 257,409 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> 243,549 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> 13,860 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative assets ⁽¹⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 274,190</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 243,549 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 30,641</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Liabilities: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative liabilities ⁽¹⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 16,781</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 16,781</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 16,781</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 16,781</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table> <table style="border-collapse:collapse;font-family:'Times New Roman','Times','serif';font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:9pt;"></td><td style="font-family:'Times New Roman','Times','serif';font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">(1)</td><td style="padding:0pt;">Additional information regarding the impact of offseting cash collateral can be found in Note 6 – Derivatives. </td></tr></table> Assets and Liabilities Measured on a Non-Recurring Basis Assets and liabilities measured at fair value on a non-recurring basis are summarized below (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:35.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements Using </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Quoted Prices in </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Significant </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Active Markets for </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Observable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Unobservable </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Identical Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:53.05%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:11.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> Individually evaluated loans: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.05%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> OREO </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:53.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> Commercial loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 539</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> 539 </td></tr><tr><td style="vertical-align:bottom;width:53.05%;background:#cceeff;margin:0pt;padding:0pt;"> OREO </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> 153 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 153 </td></tr></table> There were no loans individually evaluated for credit losses where the amortized cost was adjusted to fair value as of September 30, 2024. Loans individually evaluated for credit losses where the amortized cost was adjusted to fair value had a carrying amount of $673,000 with a valuation allowance of $134,000 resulting in an estimated fair value of $539,000 as of June 30, 2024. The Company had no OREO at September 30, 2024 and $153,000 of OREO at June 30, 2024. The following table presents additional quantitative information about assets measured at fair value on a nonrecurring basis and for which the Company has utilized Level 3 inputs to determine fair value (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:18.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:23.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.34%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:18.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:24.29%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:19.94%;margin:0pt;padding:0pt;"> Significant Unobservable </td></tr><tr><td style="vertical-align:bottom;width:18.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.48%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:9pt;text-align:center;margin:0pt;">Valuation </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:24.29%;margin:0pt;padding:0pt;"> Unobservable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:19.94%;margin:0pt;padding:0pt;"> Input Range </td></tr><tr><td style="vertical-align:bottom;width:18.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Technique </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:24.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:19.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Weighted Average) </td></tr><tr><td style="vertical-align:bottom;width:18.47%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><b style="font-weight:bold;">June 30, 2024</b></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
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style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.59%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:18.34%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td></tr><tr><td style="vertical-
align:bottom;width:18.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt
6pt;">Individually evaluated loans:</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:19.21%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:23.02%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:18.34%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td></tr>
<tr><td style="vertical-align:bottom;width:18.47%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt
12pt;">Commercial loans</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 539</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:19.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"><span style="-sec-ix-hidden:Hidden_426qfdJjb0iVrRfyLT73Uw;"><span style="font-family:'Times New
Roman','Times','serif';font-size:9pt;font-style:normal;font-weight:normal;">Appraisal of collateral (1)</span></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.12%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:23.02%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"><span style="-
sec-ix-hidden:Hidden_nEaIPz-mS0KtbX5SoNUDEg;"><span style="font-family:'Times New Roman','Times','serif';font-size:9pt;font-style:normal;font-
weight:normal;">Liquidation expense (2)</span></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:18.34%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:center;margin:0pt;">11.0%</p></td></tr><tr><td style="vertical-
align:bottom;width:18.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt
6pt;">OREO</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 153</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:19.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:center;margin:0pt;"><span style="-sec-ix-hidden:Hidden_oXsImQmmEEi3PK9xsfZZEg;"><span style="font-family:'Times New Roman','Times','serif';font-size:9pt;font-
style:normal;font-weight:normal;">Appraisal of collateral (1)</span></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:23.02%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:center;margin:0pt;"><span style="-sec-ix-hidden:Hidden_-oTgw-isr0ynSfLNVbd_wg;"><span style="font-family:'Times New Roman','Times','serif';font-size:9pt;font-
style:normal;font-weight:normal;">Liquidation expense (2)</span></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:18.34%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-
align:center;margin:0pt;">10.0%</p></td></tr></table><div style="font-family:'Times New Roman','Times','serif';font-size:10.0pt;margin-bottom:0pt;margin-top:0pt;min-
height:1.19em;position:relative;width:100%;"><div style="background-color:#000000;height:1px;position:relative;top:0.6em;width:25.0%;border:none;margin:0 auto 0 0;">
</div></div><table style="border-collapse:collapse;font-family:'Times New Roman','Times','serif';font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-
align:justify;width:100%;border:0pt;"><tr><td style="font-family:'Times New Roman','Times','serif';font-size:10pt;vertical-align:text-top;white-
space:nowrap;width:18pt;padding:0pt;">(1)</td><td style="padding:0pt;"><span style="font-family:'Times New Roman','Times','serif';font-size:10pt;font-style:normal;font-
weight:normal;">Fair value is generally determined through independent appraisals of the underlying collateral that generally include various level 3 inputs which are not
identifiable.</span></td></tr></table><table style="border-collapse:collapse;font-family:'Times New Roman','Times','serif';font-size:10pt;margin-bottom:0pt;margin-
top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="font-family:'Times New Roman','Times','serif';font-size:10pt;vertical-align:text-top;white-
space:nowrap;width:18pt;padding:0pt;">(2)</td><td style="padding:0pt;"><span style="font-family:'Times New Roman','Times','serif';font-size:10pt;font-style:normal;font-
weight:normal;">Estimated selling costs.</span></td></tr></table><div style="margin-top:12pt;"></div><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">The carrying and estimated fair values of financial assets and liabilities were as follows (dollars in
thousands):</p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-
right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-
wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"><span style="font-size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:1pt;visibility:hidden;"></span></p></div></div></td><td style="vertical-align:bottom;white-
```

space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:58.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="7" style="vertical-align:bottom;white-space:nowrap;width:32.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements Using </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Quoted Prices in </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Significant </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:22.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Active Markets for </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Observable </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Unobservable </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Carrying </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;">

</td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Identical Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> Financial assets </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Cash and cash equivalents </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 224,974</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 224,974 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 224,974</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> Securities available for sale </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 262,533 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 262,533 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> 216,760 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 45,773 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Securities held to maturity </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 24,589 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 22,863 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-

align:right;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 22,863 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> FHLBNY and FRBNY stock </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 3,646 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 3,646 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,385,112 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> Accrued interest receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 7,667 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 7,667 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 9,745 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 9,745 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Financial liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,518,927</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,518,927 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,518,927 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> Time deposits </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 156,353 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 155,409 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 155,409 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Mortgagors' escrow deposits </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 3,854 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;">

3,854 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 3,854 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> Accrued interest payable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 116 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> (1)</sup> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 9,745 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> </td><td 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Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td colspan="7" style="vertical-align:bottom;white-space:nowrap;width:32.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements Using </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Significant </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:22.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Active Markets for </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Observable </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Unobservable </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Carrying </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Identical Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> Financial assets </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td

style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Cash and cash equivalents </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 165,190</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 165,190 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 165,190</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> Securities available for sale </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 257,409 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 257,409 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Securities held to maturity </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 25,090 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 22,437 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td 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style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 3,546 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 3,546 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,293,472 </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> Accrued interest receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 7,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 7,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

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style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 165,420 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr></table> — <table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:9pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">(1)</td><td style="padding:0pt;">Additional information regarding the impact of offseting cash collateral can be found in Note 6 – Derivatives. </td></tr></table> — — Short-Term Financial Instruments The fair value of certain financial instruments are estimated to approximate their carrying amounts because the remaining term to maturity or period to repricing of the financial instrument is less than ninety days. Such financial instruments include cash and cash equivalents, accrued interest receivable and payable, and mortgagor's escrow deposits. Securities Fair values of securities available for sale, securities held to maturity and equity securities are determined as outlined earlier in this footnote. FHLBNY and FRBNY Stock The fair value of FHLBNY and FRBNY stock approximates its carrying value due to transferability restrictions. Loans Fair values are estimated for portfolios of loans with similar financial characteristics. Loans are segregated by type, including residential real estate, commercial real estate, and consumer loans and whether the interest rates are fixed and/or variable. The estimated fair values of performing loans are calculated by discounting scheduled cash flows through the estimated maturity using estimated market discount rates that reflect the credit and interest rate risk inherent in the respective loan portfolio. Estimated fair values for nonperforming loans are based on estimated cash flows discounted using a rate commensurate with the credit risk involved. Assumptions regarding credit risk, cash flows, and discount rates are judgmentally determined using available market information and specific borrower information. Derivatives Fair values of derivative assets and liabilities are determined as outlined earlier in this footnote. Deposits The estimated fair value of deposits with no stated maturity, such as savings, money market and demand deposits, is regarded to be the amount payable on demand. The estimated fair value of time deposits is based on the discounted value of contractual cash flows. The discount rate is estimated using market rates for time deposits with similar maturities. The fair value estimates for deposits do not include the benefit that results from the low-cost funding provided by the deposits as compared to the cost of borrowing funds in the market. — Assets and liabilities measured at fair value on a recurring basis are summarized below (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:34.45%;margin:0pt;padding:0pt;"> Fair Value Measurements at </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:34.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 Using </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:34.45%;margin:0pt;padding:0pt;"> Fair Value Measurements at </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:34.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 Using </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Identical Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Assets: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Available for sale securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 216,760</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt

3pt 0pt 0pt;"> 216,760 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Mortgage-backed securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> 9,801 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> 9,801 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Collateralized mortgage obligations: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government agency securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> 9,801 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> 4,915 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> 4,915 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Government-sponsored enterprises </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> 15,284 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> 15,284 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 15,773 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:11.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 15,773 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Total available for sale securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> 262,533 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> 216,760 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> 45,773 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative assets ⁽¹⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,745 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,745 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 272,278</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 216,760 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 55,518</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Liabilities: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative liabilities ⁽¹⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,745</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,745</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,745</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,745</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:34.45%;margin:0pt;padding:0pt;"> Fair Value Measurements at </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:34.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 Using </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Quoted Prices in </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Significant </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Active Markets for </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Observable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Unobservable </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Identical Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Assets: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Available for sale securities: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Treasury </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 243,549</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> 243,549 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Municipal obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> 13,416 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> 13,416 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Other debt securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 444 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 444 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Total available for sale securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"> 257,409 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"> 243,549 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> 13,860 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> Derivative assets ⁽¹⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 274,190</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 243,549 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 30,641</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"> Liabilities: </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-
align:bottom;white-space:nowrap;width:11.78%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-
align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-
align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 6pt;"><span style="font-family:'Times New
Roman','Times','serif';font-size:10pt;font-style:normal;font-weight:normal;">Derivative liabilities <sup style="font-family:'Times New Roman','Times','serif';font-
size:6pt;font-style:normal;font-weight:normal;line-height:100%;top:0pt;vertical-align:top;">(1)</sup> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.83%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 16,781 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-
space:nowrap;width:11.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-
space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 16,781 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-
space:nowrap;width:8.37%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.38%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 18pt;">Total </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.83%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> 16,781 </td><td
style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-
space:nowrap;width:11.78%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 16,781 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> — </td></tr>
</table> <div style="font-family:'Times New
Roman','Times','serif';font-size:10.0pt;margin-bottom:0pt;margin-top:0pt;min-height:1.19em;position:relative;width:100%;"><div style="background-
color:#000000;height:1px;position:relative;top:0.6em;width:25.0%;border:none;margin:0 auto 0 0;"> <table style="border-collapse:collapse;font-family:'Times
New Roman','Times','serif';font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:9pt;"></td>
<td style="font-family:'Times New Roman','Times','serif';font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">(1)</td><td
style="padding:0pt;">Additional information regarding the
impact of offseting cash collateral can be found in Note 6 – Derivatives. </td></tr></table>
2167600002167600009801000980100049150004915000152840001528400015773000157730002625330002167600045773000974500097450002722780002167600005
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt 0pt 12pt 0pt;">Assets and liabilities measured at fair value on
a non-recurring basis are summarized below (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-
right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-
wrap:break-word;position:relative;"> <p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt
0pt 0.05pt 0pt;">
</td><td style="vertical-align:bottom;white-
space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-
align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-
align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-
align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times';serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-
align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times';serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-
align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times';serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td></tr><tr><td style="vertical-
align:bottom;width:53.05%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times';serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times';serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:35.01%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> <b style="font-
weight:bold;">Fair Value Measurements Using </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times';serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> <span style="font-
size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times';serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Quoted Prices in </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Significant </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Active Markets for </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Observable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Unobservable </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Identical Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:53.05%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> Individually evaluated loans: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt

12pt;">Commercial loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> OREO </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:53.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> June 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.05%;background:#cceeff;margin:0pt;padding:0pt;"> Individually evaluated loans: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:53.05%;margin:0pt;padding:0pt;"> Commercial loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 539</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt

0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;margin:0pt;padding:0pt;"> 539 </td></tr><tr><td style="vertical-align:bottom;width:53.05%;background:#cceeff;margin:0pt;padding:0pt;"> OREO </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> 153 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.86%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.96%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.72%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.89%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.09%;background:#cceeff;margin:0pt;padding:0pt;"> 153 </td></tr></table>539000539000153000153000067300013400053900001530000 The following table presents additional quantitative information about assets measured at fair value on a nonrecurring basis and for which the Company has utilized Level 3 inputs to determine fair value (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:18.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:19.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:23.02%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:18.34%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:18.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:24.29%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:19.94%;margin:0pt;padding:0pt;"> Significant Unobservable </td></tr><tr><td style="vertical-align:bottom;width:18.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.48%;margin:0pt;padding:0pt;"> Valuation </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:24.29%;margin:0pt;padding:0pt;"> Unobservable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:19.94%;margin:0pt;padding:0pt;"> Input Range </td></tr><tr><td style="vertical-align:bottom;width:18.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Technique </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:24.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:19.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Weighted Average) </td></tr><tr><td style="vertical-align:bottom;width:18.47%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:9pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:23.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.34%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:18.47%;margin:0pt;padding:0pt;"> Individually evaluated loans: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> 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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:23.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:23.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:9pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:23.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.34%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:18.47%;margin:0pt;padding:0pt;"> Commercial loans </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;margin:0pt;padding:0pt;"> 539 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.21%;margin:0pt;padding:0pt;"> Appraisal of collateral (1) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:23.02%;margin:0pt;padding:0pt;"> Liquidation expense (2) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.34%;margin:0pt;padding:0pt;"> 11.0% </td></tr><tr><td style="vertical-align:bottom;width:18.47%;background:#cceeff;margin:0pt;padding:0pt;"> OREO </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.05%;background:#cceeff;margin:0pt;padding:0pt;"> 153 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.21%;background:#cceeff;margin:0pt;padding:0pt;"> Appraisal of collateral (1) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:23.02%;background:#cceeff;margin:0pt;padding:0pt;"> Liquidation expense (2) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.12%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.34%;background:#cceeff;margin:0pt;padding:0pt;"> 10.0% </td></tr></table> <table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">(1)</td><td style="padding:0pt;">Fair value is generally determined through independent appraisals of the underlying collateral that generally include various level 3 inputs which are not identifiable.</td></tr></table><table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">(2)</td><td style="padding:0pt;">Estimated selling costs.</td></tr></table> 5390000.1101530000.100 The carrying and estimated fair values of financial assets and liabilities were as follows (dollars in thousands): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:58.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td colspan="7" style="vertical-align:bottom;white-space:nowrap;width:32.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements Using </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Quoted Prices in </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Significant </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:22.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Active Markets for </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Observable </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Unobservable </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Carrying </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"> Identical Assets </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Inputs </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Inputs </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Amount </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 1) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 2) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (Level 3) </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> Financial assets </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Cash and cash equivalents </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 224,974</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 224,974 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 224,974</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> Securities available for sale </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 262,533 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 262,533 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> 216,760 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 45,773 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Securities held to maturity </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 24,589 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 22,863 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 22,863 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> FHLBNY and FRBNY stock </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 3,646 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 3,646 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 3,646 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Net loans receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

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size:10pt;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">
1,399,725</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">
1,385,112</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:11.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p>
</td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p>
</td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">
1,385,112</p></td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Accrued interest receivable</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> 7,667</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td
style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,667</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,667</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td></tr><tr><td style="vertical-
align:bottom;width:39.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;"><span style="-sec-ix-
hidden:Hidden_sAsYl4L5LkS8Ah2_24t2aQ;"><span style="font-family:'Times New Roman','Times','serif';font-size:10pt;font-style:normal;font-weight:normal;">Derivative
assets </span><sup style="font-family:'Times New Roman','Times','serif';font-size:6pt;font-style:normal;font-weight:normal;line-height:100%;top:0pt;vertical-align:top;">(1)
</sup></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-
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style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td colspan="14" style="vertical-align:bottom;white-space:nowrap;width:58.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> June 30, 2024 </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td colspan="7" style="vertical-align:bottom;white-space:nowrap;width:32.86%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements Using </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"> Significant </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td 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space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:8pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
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Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:8pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:8pt;visibility:hidden;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Quoted Prices in</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:center;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:10.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-
weight:bold;">Other</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"></p></td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;"><b style="font-weight:bold;">Significant</p></td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:22.46%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"></p>
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:13.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-
weight:bold;">Active Markets for</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"></p></td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;"><b style="font-weight:bold;">Observable</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"><span style="font-
size:8pt;font-weight:bold;visibility:hidden;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Unobservable</p></td></tr><tr><td
style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:8pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:10.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-
weight:bold;">Carrying</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:10.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-
weight:bold;">Estimated</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:13.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-
weight:bold;">Identical Assets</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"></p></td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;"><b style="font-weight:bold;">Inputs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"></p>
</td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">Inputs</p></td></tr><tr><td style="vertical-
align:bottom;width:39.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:8pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;margin:0pt;">   </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-
weight:bold;">Amount</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;margin:0pt;">   </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-
weight:bold;">Fair Value</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;margin:0pt;">   </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.37%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">(Level
1)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:center;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;"><b style="font-weight:bold;">(Level 2)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">
</p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;"><b style="font-weight:bold;">(Level 3)</p></td></tr><tr><td style="vertical-
align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Financial
assets</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
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space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td
style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
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align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
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family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td></tr><tr><td style="vertical-
align:bottom;width:39.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Cash and cash
equivalents</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 165,190</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
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Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> 165,190</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> —</p></td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Securities available for sale </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 257,409 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 257,409 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> 243,549 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 13,860 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Securities held to maturity </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 25,090 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 22,437 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 22,437 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> FHLBNY and FRBNY stock </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 3,546 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 3,546 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 3,546 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Net loans receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,344,069 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,293,472 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> . </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Derivative assets ⁽¹⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,383,222 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"><p 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0pt 0pt;"> 1,383,222 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> Time deposits </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 167,030 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 165,420 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 165,420 </td><td 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style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 9,701 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 9,701 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;background:#cceeff;margin:0pt;padding:0pt;"> Accrued interest payable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 137 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 137 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 137 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:39.93%;margin:0pt;padding:0pt;"> Derivative liabilities ⁽¹⁾ </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.93%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 16,781 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.03%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr></table> . <table style="border-collapse:collapse;font-family:'Times New Roman','Times','serif';font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:9pt;"></td><td style="font-family:'Times New Roman','Times','serif';font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">(1)</td><td style="padding:0pt;">Additional information regarding the impact of offsetting cash collateral can be found in Note 6 – Derivatives. </td></tr></table>
22497400022497400022497400026253300026253300021676000045773000245890002286300022863000364600036460003646000139972500013851120001385112000
style="font-family:'Times New Roman','Times','serif';font-size:10pt;font-weight:bold;padding-left:36pt;text-indent:-36pt;margin:0pt 0pt 10pt 0pt;">11.REVENUE RECOGNITION In general, for revenue not associated with financial instruments, guarantees and lease contracts, we apply the following steps when recognizing revenue from contracts with customers: (i) identify the contract, (ii) identify the performance obligations, (iii) determine the transaction price, (iv) allocate the transaction price to the performance obligations and (v) recognize revenue when performance obligation is satisfied. Our contracts with customers are generally short term in nature, typically due within one year or less or cancellable by us or

our customer upon a short notice period. Performance obligations for our customer contracts are generally satisfied at a single point in time, typically when the transaction is complete. In some cases, we act in an agent capacity, deriving revenue through assisting other entities in transactions with our customers. In such transactions, we recognized revenue and the related costs to provide our services on a net basis in our financial statements. These transactions primarily relate to insurance and brokerage commissions, and fees derived from our customers' use of various interchange and ATM/debit card networks. Revenue associated with financial instruments, including revenue from loans and securities is excluded from the scope of the accounting guidance for revenue from contracts with customers. In addition, certain noninterest income streams such as fees associated with mortgage servicing rights, financial guarantees, derivatives, and certain credit card fees are also not in scope of the accounting guidance for revenue from contracts with customers. The accounting guidance for revenue from contracts with customers is applicable to noninterest revenue streams such as deposit related fees, interchange fees, and insurance and wealth management services commissions. The following presents noninterest income, segregated by revenue streams in-scope and out-of-scope of the accounting guidance for revenue from contracts with customers, for the three months ended September 30, 2024 and 2023. <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:47.87%;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:22.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:22.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> Noninterest Income </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> In scope </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> Insurance services </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 472</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> 595 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> Wealth management services </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 1,699 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 1,386 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> Service charges on deposit accounts </td><td style="vertical-align:bottom;white-

space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> 646 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> 627 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> Card services income </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 716 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 748 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 287 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 123 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> Noninterest income in scope </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 3,820 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 3,479 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> 298 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 95 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 95 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> Total noninterest income </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,118</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,574 </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:47.87%;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:22.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:22.01%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> Noninterest Income </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> In scope </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> Insurance services </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 472</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> 595 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> Wealth management services </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 1,699 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 1,386 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> Service charges on deposit accounts </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> 646 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> 627 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> Card services income </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 716 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 748 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 287 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:19.59%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 123 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> Noninterest income in scope </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 3,820 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 3,479 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;margin:0pt;padding:0pt;"> 298 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;margin:0pt;padding:0pt;"> 95 </td></tr><tr><td style="vertical-align:bottom;width:44.43%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:1px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;background:#cceeff;border-bottom:1px double #000000;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.43%;margin:0pt;padding:0pt;"> Total noninterest income </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,118</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.84%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:19.59%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,574 </td></tr></table> 4720005950001699000138600064600062700071600074800028700012300038200003479000298000950004118000035740000 12.EARNINGS PER SHARE The following table summarizes the calculation of basic and diluted earnings per common share (in thousands, except for share and per share amounts): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:31.5%;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, </td></tr><tr><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:66.53%;background:#cceeff;margin:0pt;padding:0pt;"> Net income applicable to common stock </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6,308</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"> 3,419 </td></tr><tr><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:66.53%;background:#cceeff;margin:0pt;padding:0pt;"> Average number of common shares outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"> 25,813,787 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"> 25,977,679 </td></tr><tr><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> Less: Average unallocated ESOP shares </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> 731,923 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> 782,838 </td></tr><tr><td style="vertical-align:bottom;width:66.53%;background:#cceeff;margin:0pt;padding:0pt;"> Weighted-average number of common shares outstanding - 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Potential common shares from stock options that were not included in the computation of diluted earnings per common share, because they were anti-dilutive under the treasury stock method, were 830,000 for the three months ended September 30, 2024. There were no anti-dilutive shares for the three months ended September 30, 2023. The following table summarizes the calculation of basic and diluted earnings per common share (in thousands, except for share and per share amounts): <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:31.5%;margin:0pt;padding:0pt;"> For the Three Months Ended September 30, </td></tr><tr><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> . </td><td 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style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 6,308</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"> 3,419 </td></tr><tr><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> . </td><td 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style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> 782,838 </td></tr><tr><td style="vertical-align:bottom;width:66.53%;background:#cceeff;margin:0pt;padding:0pt;"> Weighted-average number of common shares outstanding - basic </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"> 25,081,864 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"> 25,194,841 </td></tr><tr><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> Add: Effect of dilutive stock options and restricted stock </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> 68,786 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:66.53%;background:#cceeff;margin:0pt;padding:0pt;"> Weighted-average number of common shares outstanding - diluted </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"> 25,150,650 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"> 25,194,841 </td></tr><tr><td style="vertical-align:bottom;width:66.53%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"> 0.25 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 0.14</p></td></tr><tr><td style="vertical-align:bottom;width:66.53%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;margin:0pt 0pt 0.05pt 0pt;">Diluted</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"> 0.25 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.16%;background:#cceeff;margin:0pt;padding:0pt;"> 0.14 </td></tr></table>630800034190002581378725977679731923782838250818642519484168786251506502519484 10.250.140.250.148300000falsefalsefalsefalse Adoption of Accounting Standard Update 2016-13.

%R/F8'PR7E\0[&&ZP5[7=QF))3][! M)8=3)VN7&VJ*CZV95B\S5)4=4U/5M+Q0VE@-+B_<^YX=FT+MVK6%\I*X&VF-`M=_GV65(,;],L,U;Y]7$_(1E0V"?;QNW429=QC73XV6K<;?+4>N.B8+XD[N99 MXUWY*NWMR7OSZ)GG;$ZJL-`N%BS:0)L,6_^>/-SJ/5S<_SI=D@8SS .B3+ MG?S(('(G!0?2IB5^UD><\6R8PB\"HN[1^$)*))D&TX GMSE'B)GU;9GP-' MY30,:71M.<'/EGN@PMG%9L-^.7VVH(/.#MHT9#CN*G,L\=T!L7(24! X!J,H MXI:&*./])P0,(-R"2K55QT(S MS?Z7LTEUO3&0AH3U_7"#R'?-_V X]GN$0#AYNCUA.-0S,EL\NS JWC9!)"!A+V,MB4772JK[V&"A V@<=],F9E.+T,T/[+NKJF@9Z2DT8ZV(2(@P-'>U] M8.X4(#7BSU)46GDL-'""#0=-*TVG-,5" E/VZ5YBX*K&XQ)5A6UW] 8JQK"SU MT@KV? NA$V)>54J!O86E)6O98"%,#@B]#]O-<9FKIGKFY',;EIH' ,[ODQ.DX M#)V-L^:K_HL#-E-XOG%I:;KG/%<.,,"Q2%\RL: O/5#(RO^.;O89/:+ M%U#+A= <';KP7&D9P^_0G1A1@76W*8C!'7&]N.1CK*T,O%&E[(E]'&4]"$@. MOP/9-"2LIUO2]2$PMEE^S"!3^[\. @%9IKEMN$ZM5P/N*.L!S;I.KH-XO+'9 MAY/:AJ69.6U']+>&,YMC@G6Q^CQ_)+//%W.E+T0WWIBNL@3TOV;M] MC\CHC(I*0F!C \6FQ6UM>&4[_JTD83)RHH501,&U&CB!PEAY3GK'(!\CM0 M_GY"8,^3]>/,@IX^A4]<5<$ F<\A6Q<@ FM#[PK%M/Z2(?+^7UXJ6V%16IW01AT21!%UX8 MU1LIRI^K1H6MV*P),[P:681GC3%\MQX=S3M1\L+9=FJ^3-D\VN M,G&3HA;$9,9Y4@+QTIX>MWHT[V#Q=>ALTT<$)(!<{^Z3T+[F_4>VF:954 M(@%=&<+KH&9\-*C#62/DN.3DF..&'Z^L1[7)['A1%B>CA?QS9Y-? H831"!L'$-58<^P$],!EHZ6E@1BFIT%8XQ7;OEU?@0'Z7L8_M/6VR8N5#&*E-GQE3S7=[UW^C])>M/PWHW'6>'3$A?P#G?]['"&A4Rl.D-:. M7/[>I@ZAR%_8U.]BAC0@F-[> =ZEY8PH]-`M#?O,)@KPDM-CL14$A)+4#L(.(8L-24PAS!8V4Z8DL88PG'4.E95_J:X31=:.KN:H^H9ZKRO8?RR:J-C\EHG-#%TTHI%IBFR9[K@H5A+:.',`MOO60%&+-'DZNF*;C7G IH]E)1I8Q+K$V#+S9"P]QT%"N(?1)>],7&E@PR_CL M/&\I9%;SX+P])&#]E5!\N-CP-1Y80V)&B?OXK.]M%48KZO$B=P@8C=HVNZS&+D]_^S1). MP$!N*\P@Z\P/\@96PA_Y.O7_W] [7]CB.*^=^SZ(@SH=[=@')MD#Y.-)$,#= MT[W;@?L%[9Z97"PN K5$MYF1)1])AF?7Q\6*5&RK1=*HLG2Y *+G;8ML]H> ML1X6WXIB%V9A"XEY45%'R"TB&8WRIW? **)/Z)'YNE@H9#WN(%+,M2SAERA+\ MLU^8BZTCG>=;KN^1E^7+SJTA%7/(_RU>MK"(5$TB8!,!HPBW*G_R_N1%%Y.1 M,9:R344(M[5=HI/(8)ZO=8G=6R>=3CQ_(? 6/J4TX.B]UWG+<6AXI5.%.D[T MFE6$B&0&!^]P5&3.*G&/_#\!FBTF5I_K-!F MAJ^W/]YY:?O+,)];Z3?!GI,H9\XQ50S?9^N;<^V?4P8S]'YWMCOLSF#6>|\^-M96<5%+0CT-)QUQ> <7>?:88:A#G GI5SX@NN^9R+KZ_N'7-@%G6,@[8F N&]X M[^0GEH_\?G9SV\^Y_0\T/U:,_/S;ZSC-.B]E[5T-3FXP M)69I TIK%U+53R"7_"3=]6?7YUVM P60[M(BG#)!TBJAP*@X[GRH]]_3D6, M%HL.46.U_PAH1E+!]PJ>QX@B8.6B]B? M*Z2-X&F9N1%NC<7M[%HI,"9BFI$(&)DXR:K0Q$O4K63$0U>)6# M@ZKMZR+P?=S(,WR/=0?];KYG\/$U"O6@^CZ?= -IJF!O%=*+1S@R-MQ>?DT-U&&-[)7Y$'E3))3EA9/32?Y)K.F#.(8!,9)Z';R$>:'(5(;#+-]X M_A(=IU&2477F1F-VW]/P:,F<+G,B6,N(V(^:6AC]1PJ=ZM_CR&;PP[#-&':8 MOS<[F]-UDM[1&BI3[CQJV.]>9*6I&)>*=)8?6>J'<7K@B#9L\1Q2']?S#T9" M[?WO4QCY_O=!(@R>."U2$E6) (,UO:JH(G'C[9N-V^/^-8+3OB[>*B#0]*&O& M$1!=QU&6L->#N [PZIA#TG2!=Y_R./EQ.|++MT5%#X3F%1UTF&,[?5*ZJ+BG 7$14S0I[&R3#]PPE. M>>;QCB>'58/3_\?BHL*D 74@CY;&6#1)(FLXBDM++<1G.8[@"<5X9XC-;%[MM-`%5*<9]N& >46L^)P+)KED4HBV'UFYQ:=OVS%'N/B-3"A(O"D@J5<1,^L"VH?Z2T4(UX3DJF#O :S M9[O&E]K2JHS0_?\ /[VUX?$KHCAUV)3AM7<' >A"S_QADSM>@>E6"G.-'F62(`MUFG=?*-PG)W4A.RE*N?.Y(,#G4"FYF2K4ANU%9MD M6ZSDZ<7?(^N,-?EV(]6#A)LKFST9.YCFA)35Q4? N0VRG(.K2]$T5+_=QM5/, MZHB[M3VYV**P]KQ_??P6<6"W;'^.,/ZX?GRI[-%Z\U_"%4W<\PM"Z\VQM&6S0XC5$N&(:LBGN$,**$R\T//X"\GT\W0PD=G&R: MUH;IZBA.V'QG3>?.AM6$V]E&H%/ULP'5X'6Q,<:,WE;8Y E$/'AQ(`D(/0G^ M_1CO/'8>EPXH/F>?N<1!WU*LG/UCAH+IG2)?+O='U+D$*]H&)D_\?"5T@32 MKH*@>PJKPW5Q;I.#.)MPMVUJD%SI%/+1;[O.PS.EP0T&BC9GB89;VEP.V46 MDUQ>D9U7I\7:'FT%!G:IE MKKU6JRV3AG0G@R20381P_G/L8%D_@3=166KV(M^2[PH$]? TQ+N]%QU?XILT MWC^('6&/F_76XR8_<;2W7.6@9?++4/4XN64J"'"^.YQFH&WF8.H6EPS<7T\K>_M1S_>[7B4DPIG3(4HLB]DP?D5F-<'.A 7=1/'^\R',BMND!:XC)! M<\47UWZA[&W+T=QSRA5?#[GV3"=&5\8" M%OG2,G0N+S39=79)'85Q,M8P#.JCY[:2P8$_ER#]T5\8#H_-_*$*P: M(^ (82>%XXQ92\84\;G:E0+R%@0D.HX[IVT;>,LX;Q,U[<'6),5R%Q^BUO0^ M'>7F0GL=EFO.%\A" D%8Z0RX#DZ^F/*\ M/L.T4(@4&F&B;IM 7DR"]FU]^"8Z(1*A42I<'ZY B-*FC=!#'ZL'9&XQ&1G]] ML]:2N4Y MIDR[31C53+:)12.<1YP"H!/3;.WI"AZHBN9,(VW8 MZ/-(72US)9)66Z9EDCS 89$L0IAR +0U/UVU9Y(>'@(HO-G$8QM]8 M]/97? $Q31'O+4$BG@31H$,#-=3X-Y^.EK?4C%$-$ 8UU4]2.05#T^_7G!M)ZY4U&#-.;8IQ"/GVT, M_4I0DPIU>'GZ/'KS.FC#HMA+RD,LL)$YAL01X2\!M!>$2/Q0;JX1, (H2Z3'8CAP:P9R)B<7-I8&\E+$V@8%^*=P^H6EUU0TZBN!M M^;]*CQM<[F02OYA0(8'X0H23"!B1P78ZO,R+@M?CBF8 S>-&PW\BN!V7AUI M3SJPEN?QNJV6UH, [*%DY"67MXB"O,X=%8:H55VV-/X!.[Z\?[^[N7^YN%E398/-M'\GU%\/+W<-O_#-9W2VO[E9W+W/.&U"#L%P/DG!%%OD#'F?"*.;?43]^-MB]C?Q7-RNY*J-N4(43G"^"FN,&L*"/S,9?C> (15[G(Y<-Q;".&0'1)O&.TIB M<;^VGS NO4B@GDL#W.T>'$#X1LM^]]({M71AH%M^U&M!E'H+DBM(A(:D4)& MCO;/%6#$6>!2 X?+KNPS_5_,MDW>F54(^I$[M#9LS?

5I=5)^]&ZMU6:K/=M[MKLG_[]S0OE?3_5NAY.R[N$G05N@,[.C,32J=P/*J 4O7T'A(A3C[-W-8UAJ+8!&=O(# MOD95K][01B1J,GUEC4Z[J5TOO_P5>=NY7 4_^PEQ^S&TX)NWH.$7O
QJ0_D= MW8VMZ/QWO.VHUI*B)9W\B+,MU:LXM#7EM5D=[-JR8CIG\+ZW.\/9[XB=H9Q.HVUIV_!IA7_?3;?*!H=1 M*\=[9:8SUO9.F&7PWXQTGVYKW15.95@Z_N(C^AWD7JL-Z%
<7KG M, S4TIUV2>3+:8]^2W+%2"^M[>[MI&4/FU*26#HA2M8B3\|HOR[DV5]O<@*%1J.8G Y7;$,SMJ,#";&A^/PHL0V' M+E*L*SM/6FRUQ 8QAKD"IUZ @A8GP::%&
MY2*EQ:CBT&L94]/A,4Q;P]LJ\ ML# 8LJVGU=T$U]X^;;YW861]LR'084@U,&J_RF9%L0--&\.YY5:O>06BEJ$Z MI^"*>$7'X@H(SLDGNZ((*+%P=C$$%M!$VTDJH!6M2]PBD>;-<.I
5AA['4?O M'#/ND(][<,OSN;8AY6?#Q'I(=,2R]85GQ;2:IDS+K'G;WWH!\94*))8Z8 AG M)T*G*9XM"+242'*1KHG3'B#Z#<3%>H6P_YGZE+V#MK_3,+B-D[47TMH@MT"Q_7;XE5)ZRJ-
A4QWP#ZL#IO*,042%0WPJ0AT&#S3$3 M"HDK WTEGWSC\LEKG"3Q-TC&(3Z*+C"$_'F>TJARG C.&46!REU[XDEV@R;K
M6(H[!JLKP0(O$4.!4%)*70A*%;BL+QG&0OSD!AO_'!MS3FO4HC)N;^*"A*UB^*G(P'&&*&AOW3E&4I%YV/ M-?BG0R&=^T,NWBZO6H3E+'<;").C4/BDY!$ET#Z16@1C.;A]N!F+IC
4SUCT M1B.?T=;S1HT/XV1(/1M/1YMU3V(>8[;J.SP*2.&6STJ]M@\=K5C&W@3C7W.- M&DX?U3Z$LRFVVU1L?;Y\ E_3Z]!S<)-351*HT_)9I5.#7GCM\J!+I^TGC\ZE MZ5W:5]\ R^?FT
QKM#76&(VH8O:SC0[;]QKM]FD0O6Y8$RYT8,\%]GB$7 M59]HMF=1G.UQB/UJT*)9#OF(I:\5@P_MT3W77\2?K)(E4 M(1EHPX<34IF.IXK.VAY&3F);JDS(7U^#).
[HFJTEQD)5CH"4;9D[(/]>>OZ79;9$N M;4V3=^;35)^0^E: F*$&85'.&_EGRY/+5H%KMA\!,3J!HI+WL8!B0O*\HLG7E$>(],J+ MOFIP92P)M8I# 4(>D9,&Z"2CIY4J'AFJ?
M0DP]S58INKE\!#G%M"CL@E;@:S'!X[WQ'_B8X(5Z(=STXG^E"?D_WF[_KWRH MR+S$V\417.MS_;3DY//TR_4OG'VX,;;99P+\>)4N&6 ML'PR;#
(T*ONF\YI)7K6#H[/3&_GA[$6[CQ&.-VG&>.1*'S=/_?V&E)X0(NB MF\OB)*Y!"#0'$0T%YQ)/=*EO*+0X+D@A"$BO$$7@,01AQJ0H^%44: 6%?8%" M>(G"B+#C*'0BG#Z
M_7AL5#0SJ!;DH1%X*F>^IGQ41)(&40+Q>R4/,D?TZYS^1J0NMOK$?6KG!Z*.9YC0!/U_:#NZ@ M[/=AB+"FV>-FTXIFKVKFP,W]<;ED9OTZYL++ RPRDZXDI?#/1EQ(?^D7\'7)
MV$*+/-V/O!N^^,X1'5M$K23C&OXEHJG MA/KX3I,@\399^@"[3M@[S7^NS?ID6L"/1<+=6(ZAY^;:?SSBUK 5$Z63?<+' ML@D+81,CY,&\/>K!_G?^!>P0XRC4Q:.E?6$ MAV!1CL!\.I
)W]Z(KF5!2KT6I-"L>,Q!2BU/6X5?P!Z'?B1]W[0^, +K[=>\D;3QTBOL] MB+A/Z&5[Y285C5+(M&;Z?#0:V,U:O4"E$$U_(!O;E=$_.?<+VM2DV$"FED%P,>8R %LNKHS1HG4$
M_!R!AO=O>Q%S12/8'C-^$?.R(L0<. J;GHN89[4@Y\AQ-IE'EGJ(KA%6#*"@?ANM> MTJX1,ZH9?VSOK7U)0+RIBLJDT)D42A?WO,%;+Q47UV^0$]47I*(\D=JC6S7
M]G:6.#W*2O__E,3O#.[*Y)$10 V;8&G?=?7&2N;9"[=CHM.1UM77.0,QD?8"$ W O43* HBWRVY\Y:+!K$W\HUBBNY2'BR M;E&X[I_35E.A_+ MWX'4\,.CQ+]U#
(>KPW2,N*46/MUZ_V.D/\3J419QK]07@<:%_Z:"R/N,WF:, MG[>H7?-O'%FY7?B?#H[SM7]8^B\C\UO7PQ(70&BTABFH+^\N&.QQJ/04XC[> M=F@Z2LZ"]G2LKR&]MF*SH3PM(\PL?
U1(+U%2H:D7C9Y' N(F9E=\-RD6%2=_ M/K'^NK2>@R2$N>0ZK"!82=QR%Z6'!"9U2NW.T&I_$B?=:5A73<%2\QC>A"MM MR@Y/SYW766FD3O*H3&M$ W8F>V'Z<7)YM<9%7Z
MZ.V\-YJNX\/;-OOLA8?S7=E]RN%V7&W+6S(I71;"Z]3ZJIO+H)0+(5+*@@@Y M&+(G36"]2LJZ($%N=BJJA[RY\A=F\@QYFT57QX] +($7976!B7Y1G"X\Q/XR ML:-
>.>2#C;Y6C!EM[%C$=H<=>0<_(3_MXDA>\QAJ20.R_C_FHY$Z0EO+HX$,A 27.0*](2#!4R+%K/)2DB8(T50 M@\=74+P[M!E4P7P(4@^+)HL+STOLM2TQ0)E^A5-3OA3Q0M(^7-
B""]9M"H0 M05CI),*I=8VFS0'(V]ZBXG"3J7&U?%ERY(%B>/+W'FA7(E9IUQX.KO-M0M MB9A3^UE?7DZI50PYB_8T8@Q]9E K\4+.=S0H9KM343_<4])\.PE72TRVV+Z4
MT@XT2@P8*P2)[1:<'H6L8G^\E.;@;DH[*"P;FT5^9?@$%R8MTY0FX!CW7D"K MY@EN?]S<'J(@_9V&0>TZ0(_"B+FO-P;E\IYN2>0,V-^.,20H8T=(>_;5GARO
MV,:A.%Q9<*%7*,9CPX_".WA5,H3P$=)%)8=]YD/VLD.2P5JX3RE48WMMT!J* MRPM83DCS]S9I47\%R_+^4$6_Z2[BH071*>SON>:%!_;P@ F&']7P8.EG!R_,9YI: M XNV4H@[-
'VK+T<:C460=S\]#!C5JW0,&/+&7MEG*%0H)AL=#1BFPZ0<*9P/ M$J2<8LK9P29"F\8/:@S3K=Z%'MM]2>+H;7,(P^.:PHD74#:3\TDZ<_+=52 F MP(%X-*[A=91'3HU#K3$X!\.
[^E/7\(KW:I/'@OZ[U6MEL+9!_2TNGN?JBHRMUVJEXJ; MWY\%,O#M4#5G^9-W%+O.18P'>]+5%I/](4D/L%>/?\L9*POE]G3O+:'B+Q>> M?NNQ1-
@M2#1=1L&*>:\L%,/[>^I!SLC@,7J&T7@">2NCX"&.DN+CE9>R],5[M#9LXP63]N-G#.))5GC%6.5Y&,F_B4 \&3?)%JUPN>&>Z($JVZ,ZKTLD?0O3_ M<^K"5\>*NK<)_=L!"&[YG36=
],K.1.WZ[:^UJ&:B\W 5324'^H$E8J)JIG\ M 76[;>5U%G^,=[R3[4*KM>1,6GFW];6MO+G8#%JYAO+CJ7Y!&EJ\E(2FS:>J M$[JGN]>+!-@]B\ZOU3?9W]7LS\O-J]TW:C_\-ID=N M;77,Q
7Z(-+9K355, .'Z&6&@<%\Q2TP!'5WT?Z0I8(!_EDOEJLM,9-&WVQM M;1._?'P&#;I%Z>'7^_#*R#^[C<^LV>7, 7_M[8"_SM@!?^WG@+_.T0'/E1[7 M4']%XX#3VF7% 3^M?
X/<31%T_$M8A&,T_4A?LW*G:ZLW]BB.VS7[XE#U4]VR M>)VVMP5#6_JG7]:_D%*66+OQY*Z7^#5D;S(Q\UP77UH1H1NYT- RQT[M#GB7=_D\W+UZ<8%"7ZD"7OG'/R>@]$
69F89'OQ;KYG-$K9:TAOHL.. M)G6;P@U6.RN/'8Q;BX?WKG,VC##<,E,,LB!*!Y%LH-""%&J0/TI%2$43)]/ MDG!4(/"1I7XH;NAN@+OM>=QNU6EIU5\:'\;K"-
TJCSDP!OL.*VL89>V3=)B0 M1*BMPYS.5IE9"4.G60G%.ZGO]%GCE\["_2O=TZD,<(ZDQPSKRA6J5?A)OV85K\T;A?L MB<+)?+)>4;R.U-> P9.4RA&JT[YX(F-;.,@XV7&?
7;N%JSI#W7]O>FUIY&[? M#X7.K7R711&[?4\#AC9W7N6'!.M>=2?V.MLC]9?>>Z3^,C=';K:V:X_47V;C ML"U*C]M+]!Z2FM6M$XJ6[W9ZK2P-Q1V1YE?F9:1V/XO0E'?M4PJ2&YY G
M1NK2>DP"I T$LBH+$LLER2MEJS<(!MW#\9Y%$?-/3_L5'VF60\Y/?:TPQU"]C1-)P^!'[1,YO>O"28M&$*J9L.Q7$>)AT2AS
M1DYF\A%^*79!JH*)D@P)KTDIV\T@RPE*)WA0A4<>/_D\EF(9_Y2F)G/C#C+U M@=8FR1U1%TXV,8*0BKJ&5H0\#!MMUIBX[-7CA7V9P5213*(42>6M$]]H0@FK
M=R^@&Z;T6A!>2*0GC;]!Q79#.F=0CB#H!7FPO)O9+51M+#W70U6?A17J0UMI M42O)J[7:1ULPRZLU:\Y][LK"V>8.L3B=WC;N%OK?U?^.0]%:EMONAU<_P"%H M2\!.OA?
@T@Z='>]F:L1)=@;1ZMJ H%D=\@DH0\:-F1" :QU3\J[8)BM$5J:7 M*E.Y2D<4VQFL =6XZV%11]0F-_[WXZ1*9R+ZDK&,I%O?_/BH%U)=;*15V3RY MJ)]IXYEH5PF'& B< P]9
JF%A2ZB2(L<5.HA%#L'HPW'[J(S8!9-^R](I*/< M3/A"UXJAK?ZSVFHIFO4AE=LK:O,8: M>S*MX7"VS?:R_W"RM%6WLZLM6%VQM&F7T\"JV$SB8\V!6$\/ZZQH?OZEATV7=[77,B_?
TK3%N&=-&JQ;\:L1(/\0OC/4 M6^;M'Q8]PG+LZ@"%B^WXEZ&KXRNPKN0.Q?66TNRW)#[L6?2FM;FJO2AN[^]C M?\/E5XWE\'I_+^U-)(=^/9)<$!&22"$*W_V\8M&R]]V\U5*S:?
%M5G??R:N* MS**=MRH^M(E7^[$\@[FS>]V>X@1BR&6FC*XY6]::*:)?#;A;^0 TJBV^1W&\ MK7^($4,](9=%O(PT;';Y0TIRXAO77I(3!LM=?(BROO[1OQ;7,YN].INM$ $?
Y[$=C/0V@WO)GE7@IH A M>%3]OT]YO,X_R(JA7E (TE>W65=EC!*ABW*EN%VP%@S2!8Y8U4:5^OO;VX MD6REN_M]>+6X6<,4;O5CS&%UXF478Y:9F(BIGX595-
(9EUF."TTFWX>N,5/K M'D2G=W$I"^^B-$L.\F;NXCNY.;\.F'3YRA_W_(Z4*F.J1[[WD M*\V64?"1[KPH6/H^S%5IW)UAID:<+,_&& M!%*IJB^1+0T#6)W/MI1P@UAVE(FH6.2'AX
&))46+,@.;" [880XLAP(,XI: M+2<\=@QP(7Y!U@4^0@4B=5@0K@61:I!"#S1Y2!UCMZYK48MJD_)RZ>:8_H7M
M:&&V)I5W%T',U9KV*C+N>!XYV^IJCX!.,ZZJ(\J<&B6HGY3$B(3LK%A=O%!S MA'7/V]F;]Q8GZ4W*7?Y;3_+J5QPQD0W 09%:C[+("6Z()>:2R.^4]#\3*N0K M[O-2>*#
(;9J*,6S@99:SD=J$Y[X"AI2&C_-$?85 M7Q^2A#N6S$ODRP\-,QYZ)7%2Y0#KJ]."&L7P3OKU47YXO@HI@^1"G$S)V3"4 MC_N2
P]366'POM9@._=/L]1[>TOHF^@6'S?/])U&!]IV)*6C"&[GU;'WY![H MEN?QNJN6UH.G94XJA] DK]YV2MNG) X.?O:8K&GRSGQ:HT/TC7F"J0?XYW'SH<67<^B;X;-%IZU MQ5
M\0=@NV+E&67;M)4'[(?#FQW&[99>=)\>Z&Y[%ZYZ=&H\XM!RH[@)&)/'. MS?2_2PNM.&+.#R)=5JL+UCZ(V_F:;:NZW>53>!VN1==1B=(0K32M.L[Y:A3#
MW2IU[=98=5KA/X>KK?D$JT\KQQ[E[O'!Q>> MG-MURYOY=1R)0RA?6+:]/J09[]62F^_YA"*'/_!2_>]P;$AM6$V]]'H%.E M@ '5X&6%,<8,=I:<%N#MD$(J^<;%DD+N@BC)I!!-
N&PG[.$"HX%D#V-(J=GG,94AGYLV8MI@ MGX&362*WUH)011]G;K2 P"1?8B-1K"9?.+_,MPA"FA"7N(]\\F__-._V)WR M=HI>P'#-K84*X>'02>7>?\<(#1Z>-F MO?6XEG=I>J
!)&OU&WJ['L5Q$O90'*HQGFY9O(%=;PN&KRZ=7E].I"AP 2F, M2&D+D2+8=Q+!60.CP"!2&,"V##X:3B44G!O$G@_.1>BHX6:W#^,CI>LL]K_" M70!)NF7[)XZ$_)T3+-
QSQ3)>P4M\19]I2+G1P1#,1\B:,>F,15B;H88*FBF= MC39W,N[CT5*N&Q'*$:4= ?4*AH282VD(]_V]4E(HB8\PG<&]XL/KORJL#Y$7 M"IKDD-
VL'Y]RCG5S[,J7N4N]\%KPO01BF64)>SUDL/?^)1;?70$03]X1'EXF M"<=!E&N:8S=2,6[&-(?=Z9FNL;7BY4*#M@W?N:A4(%*'@LJJ6@"3?63A(6/O ME-QL-
M3/%#5^$+J17#E2U<[1\3+GH"Z#X*\5F(("N53T"&>C12V_<)P,V$^ M,)_XT07G+:.,%2JNJ7](1 H(.=2F@1R*[_:'+%]RN?&2"/*>/-%$H"BSK3>\ M#%-UXV8^HPA6R<]
(Q7CYSZQY@[VUH@4IU2"%'L4DFM($?+K0A7!E) \N7%Z! M@ ?)#R7;G4=Q__:/I>HK_M>__T/Q35[#O_\/4$L#!!0 (%&!;%D5F'-) MY&8 /+A!P 5 <&)F&UL[;U;D^,XEB;X/F;[
M'[2Y#UMM-I'I-_FEK*K'Y')YA&;=)96DR.S:ES2&"GLH@5+QZA^O4#\"*) M(@'B2H*49KH[P]T!$.<['X'"#@X.#O_VOGQN[\|P$\WW*=O_]R_>O5+QW@+%S3 M?_E?
__E__8^__=^?/OW7_2M8[J+<.9=N=9\|R5Z#3N;[Z]?'7JU^?NIU/G_XS:N/9\&$=U^E$C=W\ M>IW^H9\TYSI_[5Q?_W9]\]O-UD%FHD4^WG-\].*][^EGXC+?XS5S[YS/73T]-
OT5_W16%# M%J'IHY[XUE_]J'MO[L(((EV5]JB#+8%^^I06^X1^]>GZYM/M]:_??.7__P? MG<[?/-<&4[#L1/W]:[#;@K__XEN;K8TZ$_UN[8'EWW_9?EOZGQ#^5T^W5ZCZ
M__.2$"3];\|Q!TY@!;NALW2]3=3Y7SJH_:_384:*+?P+ -XWY_NO"W?S&RKR M&UUK$9Q4.OI-4+I9 %F*.M)W'=^U+1.1=O]+?[R$OSQ%-?!24*6]=(^KZ[V7I@#1S?^@!#
MN+)L@)J10?],3GBL#6<%_*$S6T/&KEW;A&OOX%\AG-*4X$+UN8;AHVQ68?^V M3L@9_OK5=G\HF6:*&J].]A?+7]BN'WI@9 3P_QY/>PRV!+&5.J29A9N-X>W& MRYFU,*!&^NX?
A3L #6A_$-U>485P6MU"'-"_#@YP-H M"G"I)5.]COZ/X0+C%9@T;Z[/)1"YO3HD',#B[@Z 9^" I15,;(-O+BANIPZ) M(+P;*QK+/MRDPG443;3PIS?+^&;9W%,$5;-UR/MJ6-
[OAAUR311'E>OH^Q1\ M ">$_UFX<'5D]$@06ZEE+!F> TGA3X 7&:Y*U6 M"K^$N2;TL%CX!<*WI8/U(C#N,"WIX:>*YKX7$!B6+AB M>?4VKA=8_P9P;O.CXT<_L#;(/;J?
%P0D%_R@-AC9MOL#G52_NE[? Z85H!4= M^&/G4$8V2BR?U 6GO"JA?C][L.-?'0\8-M)Z+(9DM#@^K MFR*3PC$40&O8[MF@*M8"<9'-(7=$%A9L"E#.Y:]\XZ.VS83F^$M8P?
E2/W>1^AY__D\CJR_4= M/1 YGBK1GX2YPOP)/7!X-FS4Q:%3W%LX(R*3V#.!>1@,4E$2ZH >&(YGW7MN$J[*&. M;8%CHGTR*B$5I-
*/Z(%%;P7W:N.EXB%7_A4]T)A:_G>I@F<:U$/&:+\JE^LG M3=;L]1TOESX(D -,0$AR>S5+^ 68:$ -'3_PHGA<$772M5NSQ,>SJ0Q)"]K3 MS;\/AY=M^'YT.B;JVN'[CFZ()
(9;Y.%.8P1[[L)2!$SIYW3#!]FS"^1>0'^' M4CO!>#E6!D_9UW0Y09J@CKL.^K>H\Y>I>5WDA\OU!$Y\KFDMDKXBCZ9D%$H^ MH@L6$]BI*0@L+PJH_0(,.U@O#
^@/\KF!%%#.F]).ZX)3^ M;A:XB^_C'PZT>M?65@%[*#ZDZ1DVM):3A7.V!B!XM1SX;S%;7,97-46K9\87 MJ S[Z":=6JC(G]04IS>P,NR)YRX 0'=B8;'$-"DHJQ8^KI[4&G,Q10<"NS<
ML^%;(NB4M5BKE"/7D2\HOE&]9!4U;&E;KE7JON%YNWC([7\G11P$.X"S*! M-_>,:)GP/.1!B%:6O*2YYB(Y22VP"AC)D$I9!/1Q]:?X^PY#V_LWX!NQ? MJ* Y;6NK";5T]7G4^=M+'C?
QJ.V8E;[O#E[4"B(E6XBTQW(C^@ZU%, ME2:PXJD2_N,P5<(?_NR['\#K??.C$*"T)1M!_/=?3O[VF\)NI%C-88LGO3C] M\Y_WMX_W#U>W5[5DF'(@W22FG_@?ZH9_;OP>JA$2#5
M48U[_DR?4?B'8?__UI9HIA45;IY^RKN?:H>T^U>L'33&>QXP,/HX_G,C-%#: MX13S&O?X**&T/5F[#MX2/BW2".RI.IWB3]K,*\8_N5VYN[[Y-D?>] +\3XMD
M1;F%DCSJAS]5IU/\23MXQCUX6YHY7H[MHE]Q7RHKT%VW>_^DJT;*^YT>(M:^$Y]M#-M^#GW+ 3Y^'LN4:I BRON=*J+V M[?9@
SQTO?.SY_X(UNC6EN'@1T9AZ08IAK[_J8)JW'$G7?YY./F,SZ7QVLD5 M;9)JZ#J?ZJ7&77DRQM? MLO&RW&A!NFBM-NI%FH_:$=W,]#!IKOX'@7[^N,P M0
]SH4T6WCPF5&J0EIC%2+56XXX^Z3E 6;WLH6."G_\?P ^?DW)-T@U%SU-U MD';ZBD,D$J/]U?(7AOU/8'CXJ"Y_V4PM3Y5"\UGL&G04^'#K_" MWQ09RIB2C= *2]]3I=2XS<]V-[91Z-
1R5+:!BBGK?:J:&L_<>["W9M1CVRA: M]S-_;X0*RGNH4F\KW!]A>XK[)N#_^Z/1[/Q MV_"E-Q^\=&9S^)_WP6@^ZXQ?T9]>AO/A>-3Y2YA^ZS]^J> &P]+POT7MA?ZG ME6%LDQM?
=N"GOSG0-/G%GWN9QLOD0CH<86Z\[\%<=:"KPC^^>,3H^3X(?$R' MBPME67S?[7;K\6VR: -1P9I"!7N6TN?>IPPA5K MA<:IA"+@:"?,"OAT__%A6#;*!/OJ M>BA=_>#GP@ZCK 4H
31*^!N/+PR!^!IK!:$DBDZXAM7 &2D+S!=@FW,W?1<" M!TMO"?];_"0)%?.$O])"2JK!A'#UC(6K'\#[YA:P5 MP=+U -/4)ZGU=M!/(1:$"X3-G.KR6!6CP6@$"K?;5B9*0(%P59**@X49P?
3B MH#R;4$[C;66C+"A(-T4;N%:G,!R *O&F'0JV@BF48I'NGC9PDSKQW"WP@AU* MS!WE;?M7:&V3'&[QV %OP/#!U%JM@_'RJP\B<..QLEB$FQ"]0F*^ "C]PHJ5
M[)C)TZ.9Q&\G+%+_X5:PLB:82'=X&SBWH3T7RD%OOEE+,'3\T#/R=^G)A5O! M)@;12#>*&SC/?79=\X=EGU[,//US*[1,%(9T4[F!>HVR>\.EVW!6%MII1'B- M
&Z+ABN>A>JQVWVJ)\Q*2.],PI%N3#>5![']$)-7')=JC;8(\I+O9#50P4;=*:;TL>D_=[DV]P3*<1.&34[%I M43E+4O!*%I"6Z)PHCJS(X,)]Q@.C8O,O<:'?_/GN>L'*6+G06/(A5C\PZB.6
MU4V7[$8 NWA*KP,(/>K![?8IG\E/BS5?\4R2M2O2OUS=K=0TI9);$IV/><=V M@55O%TWPI@=AY1XWUQ!M.H]_9/,$T;!V[5J3-).1RA$+^1B M(U-R)74C!J,FB\)*Z&1LE]_H*
D5B0"GQ5JG?2H!V[5*],PXOX=A3PS+'#I] M8VM!0^<("=S18FG%UMV2EZT7E[J I>HG; 6;Z0G5%>L76$ MX119UHY%#*\)'U&J2B!XT<*C-'$>A1Q%5I'$$911>\!EUSV8/5
BB\^A_$0 M^6L0#!Y80R2L#X!>/41W!GT4JC5>SHV?N)6(K94LLM?=[G6WV222(;_B6[OW M]6]^J3>]K>,'I8BR;MCJX21"M8@L!;& M/DB>*O=A5S#W8>1_(CLD;.":;%;FI&
FEOKG*KVAE MX3G]FI8'LE95UJOZ2SB$U!Q=$[E6ZBLPQJN&&,O M2,()@ +WI5@,JCCZO< M=*((2-GFHY[XN8E>&*QA?_Y],&.('#FMU"YN4$FGU#NG!2>&OA\R\2&ND$7K
M'J)5S\L>,KE D*Q=2?F*A,<_PT-9JXV,*!-/DB=-$UH:RJY,BE"8%H4:+*$$EFBQ/FJ94(%H2F-)9G!X:9U*RB"6:O4US]9<;$-3/ MW[6!"&6RJ4V<5J=??;P%7M2RS_..T
W+.T+CR6#:0[[T61,>$HJ/9_>B8?SE MV%+UW!=$CZE8'Y8)-1;W+%&OLRJ),*9O0)>Q7Z*?HMN"G,*U*Z+T"(Q7L]" M,!QTR!CE92N[6XJOJ
LU).F=2"06"%I+H"RJ!T<_ZR1SJ'E.%&+"H%VQS2D* ML>CI[<_K&"]M^.&C@]-C3 R34KX1-G*V7!+!(]VG:N40\QM#YT-FQ@A:->E
MSA2$P4\4!0PHK>B3TEF<'B%.]5SFY#"9:21IY]*42%Z28P-36A>-\ZBSE Q$ M(;6R=3&).$[D>78]S_T1W0)QXCCM$V7356J'S@5D53H/U/:X0((!W?AO!P=8 MA%.:>*?
RRPE9"SJ1&Y^;&5>\G32@DE*I^?.Z'Y<-^92)9T<) MC$@>JYD![\-: +^,$<7%LT@]M8 1#'*VR[44W]L\N@_S,;(^&Q;)MB!5:1LS MF&5MUPI"?I5^"@P;Q2J6\
(6MD;8Q2(+T[;I#D@,T\M[M#W#BW]%:ID5UV\8@ M?J';=>DDAP,M25I/")+RV[>'I3OWQ%?0A0Y\NU@:8=JU8, >N%[/,:<@REI$
M/OPH+JR+RCGUF2<$@YB*WR&I_HW"Q2++M>/:[F]'(H",P)AX+MRN^Z2@*9K*&1QOKVJ[2":-))BMVL'^VYX MWT$4:>:8/1-R.K"0Y.1%A%RI=63A$%>2A:'-'#-
Q;6NQBW.9/0,'+*WX%0#; ML#8^--1")!)^P:&MWCKJ" G>KG/;5P"E,>PD$FWO4NZ[WM:-K[--/+"QP@UY M[F%MIG64D@) N_(JP!5[B59L),(KP-YE.2W6.FI0":@T7T+E^; C7U\>.-S&
MI[ATZXC (F>[DB904Z$,G>MN]_:NV2R@%%%6V@0]'*&'%-VO$,WXF:H06NN' M2_//.[]DIN@<^,G\ <_(:H0! -:%<=G2"0$Q%JO"+NE"2 MZ19*M6C(,I)U"69.4$G#^.,]
Y%YN=*-90V=).VR7>'F[S!D<&O5<9D&:K>\ M_^U*EY^^4)/F+9L".)LM+-LR"&F\V2HWD 4"@BFU42N?Y$^!>#9\:T')AJBL M+LJ7H-ERFN E;E?
LZ:G<+Y8=!MAT;YC269QNVLT,DLSMBD+] UBK-12U]P&- MZ!48A9MOP!LO1&7KUWY S%X)(.&-J4@8ROMX0V3A.W- M-5CP_!E/TL%;EJ2#_?'[9#KX,AC-
AK\/.L,1_'G0A/2#1ZDMD[A%QRS K_P9 M'[K:C=JGUC<5<&J%DW\I!\H:A!OEU.+](3R%"QLP_>MI;6(>;57'SHY[(W[PT3#(A_\#(^&,>'(LA%32?=GFTGP4>C2Y$1P=3^90!P#
!QA)5F:ZLG7H\9*]GL MOK!9-IM+V*OFJN53,]B;5Y2BJ3IM_L)M13,U$6"ED6A:3=0"--:5HNK]*J72 MR_()ZA$#10"4W7.L"UO4>HRK-_]J/5E<&\X*^$,G.F*-K\CY<3XIGA/&.Z83
MQB^]T>?!K#,<=69?>M/!E_';RV Z^W\[@W]\'<[_V;##QNA1O R)6YSJKI_ M5G[HM._6'"W#97V/"F6'S!T<,@^U+B/4R.8G!@K!)/D&[7@:J$FY,19H&H23 M!IP)>C\MW'DRL8ZVJL?
KCZ!T:@F;S('^X0W/=X#";/"60+:K!<@D40GQR,ESTS[GK! MAI.VFK9$H-ES"@FIG=$I2H+]F4[ABL'3A"[D$-(S(UUH(% 0T58_?PH7$?]* M9\B5\A5&G\F%QZ_Y!C=P4?*2,F?FOJ
N))#CP22+U>1MZVG0P=#)^_:GKFV_ MNMX/P\/=V&9L15MRD/6<)X@,N94&1==PSG4J/W;*."VH&RMD*+=H3J&26Q(K MMM%"!?GM!3ENW-1X1$)[19M4Y3SXPHR)
(.#Q)S*9Q7!"[KW+>5&N# M%\B?NYCS[&A=1E%RF9.K*8!@^U:0/BP:^PQ0DJB5$[7RNV%C7U]5_=DSH6T= M*"I-X5G/?FX*MJ&W6".0CB_[D@A<6N\|&,@'@VC&T))KH%J1*-[4<+
HKGBA M0'T=2B6O)(AG.IU3PIEUM2,L#813!P\LQHEVOIH=M]:"-;F!&0E0H03YQT M2M'UTLXD4M4:!-8"B7VL^I(;/%TE-W@Z?\GTJ%4W>BCK,$TTVV]+'_7N[NKI M]BKJ(?K-
GX/-UG9W $3?&?]PX&?6UG9B&S$7?#12K "/G>?P138: R>.@KX M&I)EMF%2$H()(M'SW/YK\MT^:\W^])Y?1O_,6O8/;\] M1.6304'1RD\C4!\FGOMA0:T][[Y"1@^=Y!489]5;!-9'?
+N^Y)URYH8TG"JP MFCLYJ9 A:;L2B*$G[:R <*1U**"+WB7K,T^4$I';]J!YQD.9/B ,N=Z@L#5T(UMEG,C3 MD14EK=9-S!XL0@F][_KJ>GW8HW@5R+F&B64O%.' 1^F44_V!
[6+A@4C%F3/K M%\M?N*$3O5 ^B=^0]H?.!TBT@[]4Q]'8A84J !0-99LQ53F5XE\C =[?' MY\S)DY#H35"(/YM'B=S6A80*\-,J I#OF?#B>0TWZPE&#I^Z!G.(HGP*GXV
MFK;:A5)B4(E&1NEV'(MRPONQ83%V4%I)?[R,8@NGP+ '/G(18=95BIH7L@FC M)1J)5,*W1VEV_P(,WI2.\Z6_N8:#L[L+RJ:%?ZIV[VOUSE6H]5/#8^L1XD+ M5[+*C_^/7]>(AT
M]_P%? N.4K^?)(6?)B\^E;"-K9$+_V0"ES*2VY&O&R,/Z=V./3&XJ-["PA>& M\0"4,JDE7O\T=6",\=SXF?AAGH$#EA;.3BNI=6&6$%(IQ51=/JY\LLI'8:/C MC1"A H]W>U\MC$OD%
M#V#[/L >;M)5OC!0!F I\R3Y_HM/+RMWDI0!\F89WRP[@IJ3@T;@3&U%JM@_$28AV-Q^/ @^+C3]YF+H24"UW*2C5G$G7D+*($ M6_AV@&Y,5!:&*PA))>^-U4VP.(Y*PC440D-
9=*^[]S6]/B#I&@JKI.T*TCX^ M-GXW@L0_.?' -GEQ 3T$:-BV/U[BWQ'%WV 1;UL7MDEF49Z>ZM#2*@!<*F/C M T,\',CK3D%.FF;.DH?XM_A99'>.&9Q#FV5LZ'?5+\NGX964D;?
WSX9T0 M(HICS5GG0ESL;R(CG../A]DK@)TW["^1U\IP4+P]'&3);Z=0Q=X'0+^,[G04 M!@I+:#<+ZTVW>_?8+J*I14IQ\'EMYM\)4%%0[.'DL61V(U=N/>,DP"$W-2:4
M4/74MI^^,S&M<##MPUKSL0+L#;2>.I(@:5M&S/Q.G>X"5FF]UA-*# E)&30U M.:K*C:OGT+<<@"Z+Y:CF&LY!PXDEH* OO+82WGB-V22>>K)+*.CG7PUF5CY]Z 5O7MQA")=,*
MNO!"LKYI8LZ($&AUX(C9HN5%>G>]8&6L7,\?^!#Q'QA:,-9N/4=DX*$TIN*V M)HL:I=]R';10@S@[L&5&D4HHQW Q0]M,*;N+-AE2 DLIZN*_065!X^@Y!_XL.!3X,&PVL*8!P
M6@O(?_2'GF-F?W%4,GY;*V_3+NP0/8\S^+F(7HN9PK$T6"X!UM-0;2=T(3JK MET(#E&2%X[2 ^RJH?);,5+*.4[S/7OD-O";0[?HL^78M;57'/]I6?=:8<+NU M(U0-.T5U$/^BS/-
/4S4+8[?;?;QI!'>X95.:#+)R[WX1#$-GZ7J;6&GL!"FH MK0M'A'5/1R-:!+1R^TLX)XHSBZ 'PTD973*EFL ,6G46'0.5"]LV$B0ICX!? MQH/3@FVG I6\[;HL&P6')4\$'*
(P"/O8AG");O,"&%KI DLXEQJ) "A%;TP M!\U15)AOH9YA#J4FQJX@?)RM^]IY(D&Y)T?,8E T]7E9]%B.[?JA!T;H M[@^*4-TFXN[WSJ7OR%Y?P?_?^=0Y- 9_&/7F7Z<#]&
[L>#*8]N;#\6CVBYJW M8C$C(R\19NHD%:QV!4AC.U^ O_"L;?($V[/A6SY*7'W0\QRJX]G&'Z>R-Y2E M]4-M(]Q<:\>3O"0YE0[?VRJ&[RS<; QO-U[.K)5C+:T%NK2PB![]"@E/9Q+6M

MQ=%I%\60OLD/Z=G7]_?>])]H3,^>?#UV&_-YIW>OW^^.MH/AQ][DS&;\/^ M<*!JH N/KSPBF"F!5+!BCP-)GV73 %UE789^N78RK@1^V9H_W(^L%99!?9L?
MU+W^/[X.9T.5Z[.T9;'O;KY! X^TEI.+UK.:'_7E #WM"DZNK,O0I=%0T;K- M(9WB9[HK&;Z']RCSR0LHAO%=?A@/1[\/9O/W 5R/9X/^URDOFCWJV[OA?0NF8?> %AN7,/E MGQU4?
2X[XA[AB+NM93YA9TC6>U@A.LTW)M!-]>)4 Q1S4;=@ZS^8=][&O=&L M,QWT!\/?>\]O UVGHH/,N#FGL$0=H;"0F4=]*9LAB'5T&>8$]/,!K2RR*#82 MNE4,RQ?@05D#ZX/)-
KC/C\>7P10.POGP=WTM@H.L0P?R($R37WT!YBH36WJT M!2H>KD(M5?VP#'-7RT:]2)/9@?34O;^^KV52D,"%[/,RDB%I_H(?G9Z@9YP\ ML :.'T&3IG%GF&H>\E/-
>/YE,.WTQ^^3Z>#+8#2#_*R U*)Y&R:KI,%!PZRX1#\HC9_,$_V&QM=P?2 MY[50>B.60?^8'_2#]\G;^)^#0>=Y,!J\#N>=R5M/7V?B\?-U4A6-
A(D+N['O7J)I!C."M[G,D.E>H9/V6F8&#AUG;F#*%+_Y M,P:Z>6H%^WRT^^B(@B>8*":0I_P$ NV#]V'DO)QU>J,7^'-TG(B!9#>>A'W@A[ZC7,GDHM6[%^#T=4R&W@
M!];&"+"YI[*%FJEG"AFTNEPG[H!'GXZS!<$=E6WX?C2;1XK9OYU]=$L%YWAG M;*:9[) BI=*TT94G51J!'T<8>JX#_[F([[W&TR3=BL':3#/Y(T5*24FY<"%B
M]U68CT5QY/,H/([65+R]NKNZI0HF[_PE;EE;F["%4>6'H.4C_99, <0ZV9%P MV^W6],*A6'PWNXCM2AN">ZVQC!JE]=I!#SXQE=JCE6? 1; =),\BTK-M]P?* M$(P2F4.YK
%_D6S>WE\J5BS[2"8$A24VK,U\^_TP>VOC@<,V_HWE F",W'C MFZS[4S@.*@I]H8VLE](NQZ5/L*ZG^Q 45+K]& H-.QT1+\8 1TC19IL!P6E M(R IH2V9!A_%A/N1"H_S
M2QVILRP'!W^+V2%Q!X=$/8FM*;_IR994R26^:NE4; T"?^P4WFFDX9-(DPTC ME'11)>WQ!!B%R55V-'2.9$8C)Y8X"F)?H.Z;AS662!=9S3:$,DK%5; UDTN:
MO%1#9P2[N%AXT.:"8D=S\,3P@Y<0C"%]GZY>C)T_"RS;'CN]N!@+G11\L)E$ MJPH(!9LON13LN[8-;7K/L%_%MFR3FSWLK"*KHUF$D5 -@6;H*I?!8SHSVWR M4-
=O"#7DR"7K1:W::%$@=VSE_0/.B7"'/G1,*_HN'4MXFVL8::2*J>!UCDH3 MH[#Z4N[SOI2C["C:NU":F"8%8SD<9:-8CI=+'P0HF&.\/'0L3L.%3*C#/=-R M:T)&N]FA O]?
30\|2HFKK]4MHBADZU#$;@JVVA(0J4- J MA)W*LYP,P.7^?:7!3Y0H)4T&-'<'QF*- ('K)0GI4O)5^NV&4[1^K)3&'M66 MU8K5=GO,VV[%J:VT-]A:F>/J,$)>H(H=8!
[K^CAQ0\%K5UQMZ#*M"&:S$I>9 M8&6E@_RF>O,]10'),8=?ZOVT<%?JB@MG9;VO+>9*GJ**;&]JR9NAY1=W8UBX MZW.XXKHFD$K-"HE"(E5:BWY"6,F9\C]#C;?@(?19UDU_?
5*4$W!>1"/N)IH M&)\ID57I"'VUC >R$,#N3ZN^"W"ZFAT6,VCQ@^BM3FR4/T5=W=2O8B'G!T(K M+X7$7< (I*.B#X<*JR^,6%LW0O$KG[0=8(= J;NU\COW!R12[\$L@)*/?SBP M?
VMKBW >S,83ANR((DV>!^DDX:)T4JOD>1>*K,JL#JRGO .++K5R$QQ:6N98 MI@B+W%]]ZFW0G0@X GYNX^R_[GBY?#9L%*8\6P,03"W_.UNXI$C;V6'U (=5 MMR[O%E^J9?5H-
#^T(7N_DWXJN;[*3R6'-,S:3Q=-S\<1L5P0!%I*1ZWAR2(1OJ74\8A2U71OM$U2R M<8$%8PT6R.&%ZD<:GX/%VK'^%5(&_%?R[9;0M4)P)(4)X%*F59ZD9(_D\^[8 M.OSLN>$6(D7-
TI+JC2<:CWR59 NI^($$5B/Z.F]$%[R2H+TUW:KG$J VC-7* M ZLDPBKI)EW*(9JZV='P6)L;3^"A!'XYF[]CSF6@9QSS-P5!9+FG$K0?\@U[M,^'(O7S2(V3M+*
%]&+980!,QD,BIM9T&?@L[RW(%+7Y8W^$DE.A^U%;X$5- M^=%)_L(#,NFG@/NK@I>1QKUYE_AN!^_=L9P%NBA=7^&[@:A]CM_2;Z@:CK M>*GSXF*&.:F@#'?Y*$0A#-&]-
&L!_*'3-[968-A3L+)RJ=(I:N@R$LL!WONQ M.02JQ'.E=+SU%O*K3@1H<\|R&[S@ZS7_\?7X6P8#R[5@TIXT7H.?RBN)VYFXR3%!'@?
9<'T>=LFJZT8=9SWFJ<(GRZY@+MNGYJ:X/Y\'LBO%3F@^A M\C%10M=").ZO:K]_((%)1-$($0J\&VW,)BQ9_5$6<[85C[%VBS0H0W*ECX=< M5^$@+WK?L;=QO0#-
A.C2%GJ?)7EEUSR$]["ZTN_RKO3B)R_=?9?[Z#/=PS' M[.P[T$$]Z$1=T-_[SOU:)'L#D)SW3]V'AYO'ASM(\^O'A\HCW0I?3"1XY['E M=9MB!+607S+8)-?
169LD"#;L0])0@F,>4UHW/;.I):]6%C%U5.K<,QP?+EHH MW'<&O]K$65O+1#+1^D&_.(_$9WU,C^A&WU8U)\GCW)D-,GA\74V]Z+X\:/I MDYBJ U]!-P(H5V&>-8S@*/#VR=B[O$-
[;V6LP+.Q^_[,1)+=$.ZNTE]L,I78_!G3LQ(H MZW[$2T(:#F_K>A"B[%O3Q)F36.>,&<>/#]:O6?%Z&SH0GJUA/[N.6;)Z%A2] MJ)X>%NQ37S7D>&08^MCR%]TS8H-]IZM^-_);2:
8L8YN1!!U,[(+JS3\XK'R M]ZX_#,M&XK^ZWLPX1N&0BXA M.[N>(I8!9_!S88=F]*;:P@NCL!$ B1$\@R7G@3*8I'_>IX(-X%?X8F30S=W/A).3]SM7V>Q%8'7;OB.GEQ M0J-
;%7TS;6=U<-/M=F\N]!6 3M29^Q33UT%)3)*RM2:;)J]@N$6+R\; -7:> M%)6(E:C_=L_)H'X^EHS<'.I\NF?/DH!24*@EGK8Q_7X!MSMUWE"&#)>JR MK)IN_)*QU^>2N6UW#;-
#)@N)LMV[^&=TXR,7E\H6544PR=J NX%AU[_@8I$_ M&,G(/D[O.7UQ;83A9WR\)G^#+26E9$#:M8'F X*$?#2!MVP#CX-G; MV8P\V]?+HG?;
[=Y=M9E.9+F5IEVNV6F21:38D!!RI(A\H*4L5 R0I#VM-AGE M>>SBWA+^5_DFA?"5,Z2N+)2P@5DRMBC:^&085^:6\HE)7&S 5B.)05P%,O?1 MI0B-M8DO1*<^#4/(,1 M X@4;"PD?
J]-3*T'+*5;9"6SW\G4SSKW$:NWB4]29-?JF)6#'KBQ<'OU8NS\ ML??N>F!B^,%+SN,FL^DLM-#"N7UJ+ZU$<9&UB]2-CHU"#I&RIG&VIMN4Q:8P&6<&>!B:G%5?02*V^LDA4[EY
MZK" T&1J-#J=6_TD9*%)GF3*D6DR,Q6G^+COPA];>M"O).2'0HF[,4VMOR09*$A=K6?FXXD4*,9JZM@U_ M\W]*>N&+DDA?APP:@T&4 #W!Z:Q%7J2&I5E*LN&%,NQ[< $MN<
M!8:7O^:J%=.QWO,C^+; \<$4?,!QFSNY4/*-"]^K!%;I'9]&D+U85W_*L!= M+I6;+^F'+K2O'%W%%XP:S'[TVAR<-'#O3\K_T(7]E:.K5138^1KT#]WN7;VW
M/W7EN@14)86RQ0;]P,G/\3=UQ7?D'[WK.44YIKBB/&YIHSP*7[Y#3^)%/>D< MNI*&?ER"/8X;T"D"G#ZLH["F;L,:NQ[IX['Q NOX<)J"((SZU E7N.=70 M*9E@*CSYC$,$&X3J62
:+:"%.,F8QA0M7PANZC+CX'2DNYWS_5R!)X @+V7 M)KOY#-(/5Q#IZ];8[95@I=6]ZPJ\@#ET5#L!4S9[8:M\^.0:M\660&U//:!AC "&EEB*%<>=_SO:._]'G^NDWVOQO7Y]
M[_/C[1W4T40UJ'^9Y\-XG;T4;>HRSA9R@C:DJ/;KNZ/" M9!4 *HVYT9O4"*4$L#EPU)"Z[!M9G5QW[Z]N+Z06!K!=9[U,>"EC\H6^:E'3 MRNTIG;,G1QC':#P;/C;;%FLS%SYR8B3K36,]
L 8G@O'IH[G"WVK<7[1B=_XS%%<0F^BT#:61?FF>_]TUVI.2D1)J1NK\M1CV?@N'.PC M$/0-S]LAB#9NZ)2%L BVJ@L[Q?;Q*D!H?!9=XF-#-+ZV:-4H=K4=/UJT0$&"
M**,E;,$&^Y@\^%NTW$!+GVHZK;%_NHP!E6PNFZ=U@U^KQ HM&(I1 PG@1SMO M;8?H&= CLCY>'7QP277PV+,>/TUIP9'3HTF9TB'K0<9>= M0Q_^9^?0BT[4C8N"*XJ!L6Y?
Y2VP'K Z*QN> M(/IOLQZI/^#O@+M<\CCEBUMJ([OX!6_\M8J)YRX ,/U7""H:6*3=?M=A\:R"(I4DNRRC^@I>-J,2&=8C],J&X[S2>-M(. DF069(E7B=] M\L,(MRFAGGUP#;2#-
H+RR@I=Y5VT,'D@\U*=8G*B?LI:S=:YB)"R[A=+5C1^ MD9S8P%RAK([1K\ K@/TW["_N!KRYAO-L.-]'X,<_7>][S_Q)ZSHL?+]"_(O M8(OL_D*6*/YD"RA6!T()/Q]D\U.IXV@$
B2W/P4+8'T@Q&;A9F-XN_$R_R=F M7U'WZOK45S0:S#MOX]YHUID.^H/A[[WGMP%R%<5?1[FX?X*Y1"OVFR)$(=:-%1&""RR9U&M]4K?Y7RX&SG>6L#J),7"]8NK8%9\H5
MFH1[/['IABAKZZ9^$27F*2$"0D,I\>)NX&Z.GQ1Q?=UH(:)(+EH08, 2HUHN M]-W-!G@+R[!/^_X.D)<:0X&R:@W4/$%7>=USR:^)RJ? MTS84U:=E]9KN]+Y M
,#ZWF7L4='V)MX[[9<\RX%[(1J]LC?05@5+0@+K(J]Z2G?\$,Y.C!,ZJ5); M%2\@/=:A7;LM!_^%.F<>O"S/N[YM^/YX65":S?AG;ULWZBC?&DB"B'!DJ]/& M(2\M7E;6305[V[J131T].*G(!:
V=JMA#WRHO\BA6V*JYHLVDAM<^BJR7"GQ MD*-JC+%ZV#3!^7?HF*$?>/ 'K#;I*F7EN(>"/+5>KP+(R-F.2#%2 R]<1(<< M:$DNM4X+2I^CZGD@T61C4FYZO:7/KG*?1KP5/MRJ
3?DVIVB0+3K/9""L<21 M$Z#D=$_N1YI'3S*AJ.Q1V7BU*\,1 V +L6#, M(RK<[H7'RE"4^W2REASF4(U2J^+"9K50RC*7I3P&A?&N% UFXEQ*6>NLN26" M4;O2@!> \-4QTC1L:/N
_%%6Y.(8>]8*%D?RO@(=Q43#VRL<(,V$RC'%?U< MR/V)K$8>=/3VUC(CR@54P16-/,4K#I,^1A[]B?,V???JAC)">O_!#MPJ1 '2 MG?B;;8B-+BRAF]M1>@!T??,-02/"4%B"*Y:$&
09/0@4JBG!NA>8*NBLX8.>371.4513FW3^E\ +0VRKD] M"I:$A";!!,JCG-NC> 'I548Y^UYPI&CXTT')\(<_^^$FM"'<'V"P7()%, '0 MEC3'RYX9]Z+ GJ>MIINBY1CR0M)+RA!E2TO,
(LB.0M.>OJ(N#!'2*1LU>*SX MAI*C9_YW& ?C%:X6/$UD<'N\@KC=:$L8JD5#&@B-SV-87]ABC3Q2XV,2!:)= M88NG)PTI,+'W?^K:-
OS##\,S,;2BKM\\4I%ID">6&!1*8ZYN=9FO]A@QSE+[M>KK12$SI]+,3&0!)Y-E&:^LL,+R@?@JQG%87'E273UXR/Z$;,>7/;\K1:M>+ MD\T(.]6 JH;8'C@RGX@$,1 2 Z^V*;OG!9'8RM
MGX[9-%/R/H"T]B^45HREZ :^R7<#BA4$%BZ.AK0%QY+PU!2*'=L0 ^<_-Q<>0#@>+E\-FR$RFP-P)$!]F89WRP;=@IA MOR1Z*9C:T(V;\MT0XG H]>!7/DV6X\'-
*]W()*YZ'CJ1.-2JO7XY%*Q;?($6 M+]QCAZ==._9J)[9ZK^9I,[.14LC6985A(G+GZ"9SL=5).KEFJJO;+"3/G!*' M0:O=)@]'F(F1A>$&PO!8"QO$=/DUBT:9'"PC8,U M\
HIPU"SC=P1%5\K>X5G!L&<"=!7;",K!*77S#W/97P4.]3I*YXG+8C27ZP- M"$,]FY3:S0UY63[PFY*:,GTD.[2A4YSR RZB^>R]''E ;BGS@"3=Z5@.(26(
MX9@=+^E5Y]"M2ZJ0AJ8*>;R%>\-NVU*%I%(U-"^$Y%0A->I8AA*I3B"I06@H M)12D"M& %B**Y*(% 09-\D94D2JD&9HGZ"JO>R[Y-5%Y-:E"6JAT/@#:FBJD M10J6A,29I HD>(%I-?
D0<0:;VO73P.Y9KXH$$J/&'1X9 :3I->$_X@D'3I+ MU]O$!&!^7(:C\>;1D4P@JBV&+)RTN@3.D..]4/RA8UH?EAD:MKT;?!AVB,YC M8(GA9FM8'IK)BVP?B3 M=U=;2=(J
*O$LJLXBFT$)4"P\!_K;Q/"#EQ",/X#W=/5B[/Q98-GVV.G% MQ3A"V.XH0]@.?8D"U:+>=%!W.K_'=2ASM-5!W6I$_6IXSJ=I%>7"#8IG9PM MUL ,;3!>%LWW"3-
(06ST#61'&$KY^J!S')N@8 V-6Y(=RE:?FB7I45(T6[-9 MH2*:K7YFB"A26C1;&3%:&,W6",T3="4:S::7RBN*9FN?TOD :&TT6WL4+ D) M3:+9"E#)7U-ZWO5MP_<+;20VDY"]
[2QX]]W[JWHN4%9I,$I"B>!8T\F^J:,')Q6Y -3&FC'L@0_U!]"T76+ Y(LVDAM<^BJR9RCQD*-J MC ES,*7ADCMTS- ///@#5IMTEI&Q?E44?H3(\2**T"&^HAITQ2-H",
M@H211,H+&8MQ&;EES\N)-GNAJ"3,SC9Z)PZ&&'OOK@>2A2R*0HB*P>+BQ"W[MPH7#\N&K)*-\Q3$]*"X/[ML]%*RS17$Y3ER"(W2G2QFZ<_ADQTR_V;&C)X6
M1.802OY9^91UV/5!8J,(.7_D!L!/SR4*!@Q=P Y3:]FQ]-#M/M0;4(C1#"F. M1UQ>[1ZVUSOXIWZ6R%2^I$B@\Z"2BHBA^NDDHG!I$4-E!&IAQ% C-$_0E6C$
MD%XJKRABJ'U*YP.@28RFT/29!)\O?H8IGH''Q2/TG5T:B2X!/= M%D:)P2>/S> &E[YX@D\>9:JZQN"3\]"K #*:V#L'!R?!<,D6TDW1:BT0"MDE M^=IK,26.?.HDJ^"TF&X%A])?
<5I!7X43=$=R2%) MJ""$0<8"_ASZZ):&W_-]$/CX-;NH7,,5R2:7@D/]VIQ0E$.84*/AJN>54,%1 M>+4DR)@U:3J+@S7S5A(33%M=-WJHM>N$4%'P])NBG%$%,1-Q_IFB]8*EOFYL
M$=+GR?HBC$,EH8\51]_T5A"0\3*_A^8(O[FG#+^)OMEQEYWIY7&WMJ7&>>K> MWSRU,35.(EA#DZ#(CHZI3\V2]"@I(*;9K% 1Z%(_,T04*2W0I8P8+0QT:83F
M";H2#7312^45!;JT3^E\ +0V-4Y[%"P)"4U2XZA^Z.WIJGM_K]V-'<'IG%EZ M31YZ:U;\F@;4J6)W(FE2QXDT0@.#?BFCAZ<5.0"4!O355XH6E.XP:6O(N.5 M$H^FAZ*=B5X%D-
$F%,V!W0T7T<$%,KE+#=2"TN>H>AY(--F;%-I<)HS9F)Y ML9FC^;JZ\:$*HM4TW M.[(W^1@Z"+9[Z'LCT+4P;1P'M1A$;YE]RW]P;]"PYZ[GSV PL+F:\.)\S3Q
M$HFJO?.@%3\43;Z)D\5RY')8/J>5-*6+$N.'2O;&WP?0*U>T!I2JY_B&"A5) M0>)-S!6MR8NP&O!3'IVHJ"H-LC9&L$\M_SM'L/H#9; Z:OX2E*X^*+W ?QYQ
M^1_0:H3T0F_"1WWB#EIG^D!V]-QT[Z^O&AO4+BYX0\.;)0>]UTB#BO1,M1A1 MX]10UB@(BM> .2**Y*(% 09-3B2J"(IOAN8)NBHZC^:07Q.55Q,4WT*E\P%0
MHW=8OTCZ%K%"$A)-]NLJ#K^_OKKI=I^T.]067#B8I9?D;-/E>$G?F/WKJUN(M^,W9;VXDH7B)Z1>,A]2!C^KHP4E%+@"UL;REQ?0WAAM<^BJRO2GQ:'A,_[GH
M50"9ML;TGXOJ>2#1)*8_.G.$WXW-+A2)EJ:;0$R)-Z1?]8EV]9% M1;.BW76[CW?-UQRUH)J85+/P&S3Q'=/P3+("3\NU4WM44FIB&;VXX;=@&=I$
MO64+M5)I%"+JE4[%L(>1&1X%ZP%OZ7H;%$8W@]"'?KGWM;2Z;EJNR\'*!U0+ M?/]$P6D M=V//6L&V$!S_!(:'N1Y1U6>SNNMV[[NW.DR=(LRCHK-Z$"NYVZ0C_1$R8P>D M6
&S'WI([:^6OS!L]%=QKI=_HP'$5L]!H:' B?%9\W[^PSW@=0 JUJBB<<#V MS^VG'"],W+.)$R3L0Q5_"P8G/&R:L; M>D?P(335#Q3&CUY&BHR1(@-T!0]&-FBH6!]',PV"LX*1PO3-
RT"1,E#$,9?D MFVK>.#G@]@[!0CG/$)IJQPG[-[,ZN^_>7VEW\4SS<2()\V2";L+R1U&6NX%A-XKEQ1C] 3L. MW.52X;$:YX<;,#8J/5B3">-9NT[)1S(IH%4]:&/O!'$_^W+"!(?
M09+1OQS[R1L8N28O?!?G.QVH9WL@2-:3ZA.1K"X>N]U[+2YC-HK@' A7;.GIP4I$+0*5I MHX\>CH%[Y6!EK,#AX1 X3@]YD/&)A/D;:B1AN)1X((QDM#3)<5D^K[^5I"1A
M:"$+Q!,$HEZ?@=Q%310(I2?WK'E&,-/.R<9F8@-S!WW=M&ST_;]API_>Z MMK\YNV?7\]P?:$_HF#.4=/)Y][Q[P'JWW@9[P:+)B3)GV@>Y\@L.9F0JD"K M^:\;OP /XA-
8<"D8+Y<^E!G"P+P?O[^Z/MV/OPRFK[N/=SY[3]K=GY32;7*1K8+\(D<#@(Y[L")DT!/DA'T\J8J^BL>KA:1,2@GUUFS? M=2(JS^'7B)MF4A5]-4NI(Y*:*
<759&^R/R:#ALSLA[$E9M@L+JRO-BE5D=($K(EV#1,;N4:2[CBNNF202LT*B4(J8F!-'(=,^DO(#]O4U!2?^T1%)#7'ZV$ MFJCN,.^4^=<+2NJF.M'=)UDPI?=Q*L^_?9!ZY,:"]#;(#"C5?
K:XOA0@*Y-$ M PH)E;JB;RMV12,T($%CM%YF MBJE U^D?"^S5I,\7BT"7N9F:%:^E_GZNO8 &F8="7B94W$UL<1E>YFUTB:E M*KB\S)KI4;IS2B<]LLRW#+*=C7.J?ETR:
(77.:77>)3HG-)1>TRS*:V$FJA. MHG.J?M6)&JUDP=KJG$)O50>OAN7];M@AB#TR<7A;;P5Y[P>' $/JL#".-O4E M$YD6)$+)@J$27U@-U-M#,UZ>@%;*,'Q5?8DDBPXDRC'BHI19-
4YJ!R3'WVQK M%>E[[DY!$'I.W_#7%!MY<@/GS3(N=$1O/3S%7'/ "ME6.;;5&$>,'W1$^ 4F M.6*[6?1OSHR;,D&39?,5IBBH<7I\LXQO%GIK6;+=Q]FNOH3EM_UD0J'5?3'5 M\^8>.+
[I<5]=9U+)HP;S3$C&I_WVX-1:K0-DJRQLP]HPVH+YRA>6,:-S9G;@ M7@*;$&ZMB\)79A5<%)!UDY@I)NR4%)A[8OL4AMC46J;T*I,A:IW$#2
M(&)%02S2+92[WJ<^:-0B$HN42*BW9A7$(NFD64H=B<0BE:FY-9?IM%(LI58. MBI6)@":'[-+CE712,,NJ7[5B1JV9,':&J]4\=&^3C0A*US>@7WYCHB%01_^^;JRB&EQP%MXPZE
MO)*.*\MXH]0_&N79[[L;V-H:.'ZT187% 'K5()+?]ZVEM8B^PGZ9\R&?7W \ M_S*8=OKC]\ET\&4PF@U_'W2&(_CSH/.7M_%L]A^P3.[#^CM59U 1 .WKQTL< MI!@G*E/-
:B>24SV,0]C)WF(1;D(T4DQG% M3SI/7*,*R^JF>G:UY%5++Z@F_J(VB,0?'4\8-C6OX^?;OD,)4![;.(BP=J, M;KJGUUM>YU)DE^39LV/73+UF1_\[S 6G';V+#LZD/@%W9A7Q^9*-
GQM.]CX M%LS (O2B0+7>AV'9".M7UYL9Z&VK>'2G8QKKG&9I1'=2RB9,D7-;&"_1*30; MQ3[7X\GF=+#_'/S<0GS!,W#_,O=X4TGI+%S=[OUUO9F]JZ<7"S#2;D,$]=,' M&B2'4Q)
<2,5QF0M5RN$07>Y8)IK:CM2>#1L]'HZ"M_MKPUD!?^CTW(7%<;*6 M2Y-*<[*6?K]C.&8GZ4'' Q&(50.IXW M*/;6U;\Z4.A%R/VFL6XEN]\TTB6U6KC<;V4JK+\3HB4(12-9..Z[W8=Z
MLYXKI ?I-GVY7YSO,%=5.RF!5'%DO'DU,:IP6N#:7R8XL+.TF<%M2-'S+57#2;4,DO MB1]; "EA0L9[>1=QMVJ.$)V 8.EZ(!?DGH*,(9- B^?%.ME *;[F43DU3Z5_
MA;JAT$@_])!>)]$H*^&JS$^<%WF5(R?WF"7'YH=F+\;7+:86+0)0^ZD+,<# M)\^1;MVG<#T[XB(P]YZR\7+,=0B72PM&59 M/DJ(
7]T5O'"S[YY$/B2+AQ51S9Z0LN&L6T>$Y9;Y@=W<63[PE4Q4=QXF5$= MQS:9]U,7JBO$L6UIDHF&)TE!'(0FMG=AK2A8[7H6@X0-'_TT(IDB2Y4DI:S7
M*@K94>;#9VNX.@./3V@D2WW70OR-0F#?%C_F<+X/WR=OXGX-!YWDP&KP. MYYW)6V^$TF8G'^N@KZ'-,_J@_GM@Q!/8\9C6CCD%@>5%W"M-F,U4LV(_VF(- MS-".,L?GCO
/W?.)4:HL;>@RLP8Y6%JE'5U4W7*F9K?B JRO0HF)4_+]\,7/Q<.O%(+CM*C#E:#DIUQ ML8,;.0"]#VMQ!,3.N+5TK4S8K8^
M^$J*M*IXZ.3009!\]8$)1=UC^PK1Q."K:MQ4WZ\S&C2:@)N,F&ZS1LR[\=/: MA)L3N>E875SWC)C' $#"CGNE[*C\1&X$DKAN:Y&,D+[K!QSG>SO!P[NF,#N?JTZ\\1?
$=SC5*RQ(.Y^K7-(-6>_G MRI3:PL,Y'?5*4(WHX9Q>&J[X<*Y^7:N8K?F!4.J8KB%/\BD.1_9_\EMDB9=< M/V)M1C>*\=.!AEH<6"@]CJL\\BJ,@3A04^JHCO[\X= Y#97*,%#*F\HS M'^?
E3Y^P9R+.<:6S94XI"$H7-@VH4XQK[.@[!NH/D._+1X?9 M;Q8#%55V(J/5FRL-7LEEYB#_;JH00KG/NF@U)E F_44 S/C)ZG&T(>KY/@CH M-
Q#X)O3GHZ*IEA$2Q3E2*K^2R#9DLV"A&U"U3"-%\GHAF: 0Y9P5E2TB5@@K.* FSB>^Z'8PN, M:YVYOOZ<8?>IRP%!J6>K\H2J>5S[KA-XUK0,U$PY<]!C"7L!*?FP-^^-/ARYW#I^-
T M'9=(P/.+!+Q!+T?4\XAN;9& J7X@ MFI'?XSBQQ*OKQ7?W+1M^ OX4CR?P#DQK@6[JQ7?RBEP8',WHQAY^39]X,F1A MT81D'>^6@R[2H>N8^VP0 C02:*ZU=)*-
B5818"*T&CJF]6&9H6'#O=MLZX:^ M!'*1&CUOBC$CHS2)AZ3Y*W7^'?L$W^&_U_9N BU *]P=+&@WW>[C M73OH) V,)N2R*!.-1\"U#]9B:I+ZOE M=IJ]_E_:H75Q3?^4"CM"SA?
*!^33-HA?=\H$RI9WL^H*/V"0I4<#Z@%S4J M/A^H7_TJIGE^("XI!JAXQ1""J@'%^.E 0RT.+!2_^MBR) ,WMQHRB$/K-&0J MPT Q2F&3@G[I2"H-
GA]R71@.@5'QW)73($EZ@34Y@*:F;]EI-'M#NO% E[F?#)!61]8ER7CRHKZYAO/9,YP@>B\. M6F:&LYN[ ]_=CD(T5,;+V1HJRI^$WF(-MP-FT:PBL7G=."B))">SDFK VI4+
MG:R#/X"U6D.XDL<14V F7O0&,YF]"K[0>@)7A5GCYM6]C B"Y&X&&LYSX&U* M9TU2Y=932@(<2N_52;K 29[U>QLW=(BI\$CUSI C+$@HO32GG![9I1]:!1LK M0">1[C.8
AN@*10]'&_8]HZ-/PP-GSO!1*%2>KE.,Y/LV,.+4J [/LZ7S=Q. M%MMN]_Z^W@.UFLPK6F0J>:A9$];%(W,8_;LDHIJ]H0OOV*!)B/=P#L1+EX:> M'7T=F#%*7-S#M-
4L^E&SA)5^+.A4DJ56,P86FB42V$AH]\),(:2T\G)4Q-)9 MZ$<6BP1B9INZ<)$5'*5N$\WH=XRWL%UXH1H=),T/[HMG=!2?Y/<<$R7;L9P5 M_.G-
,J(T8!;PQ\OELP$16<"A!D#P:CGPW[4H$_C^;#T6?X<^=MV'L>O@WGPP&*_(.=^)3THA-UH[/O1R/B_HI 7D!P M:2+_6.K6%?OW:EC>
[X8=@A.V3"W_.V6\7WD3V3%XW[V_N:]E6N+29W&4'Z?0 M.D9D)0/2L(<.E#Q$\!"B]S"E=5&Q-$WEE<\BN8YZGGN&X\/5#7$_OE$,V0_Q MR8OEHWP;?O&?B-%Y,C^A&Z-
8U)\GCW)D- D4.YIBYVYT=<>,KP 1$]:4U-*- M"LJ5F>#I+OTW3,P M/#CH7ZV?P$Q3&$R-H##=L/ROZ$9'V=PY":.H"$"E1SRL69Q4,?9W^'_1K*"< MM$4?NO!6$89*)]O*$Y 5X_:-
K>RE9^YP?-AK"*L9!T):>VQ[YG0&(_D.@*> MPUU_P^VN/_2@8QVZV M0 T$$52ZB4NP3YZNPJ*?^;MV^!.ZE=5 N1AZ^F7+M&?\)&OO^.\-UEZI&(WW MB)
[.\&7^3FQY7;0LLG3Q"=D$IV3/_._0#Q $:+O_[GK!REC!/49T'0C]:N@L M/!0(6N2VH:ZL.P?(>CQQM(A)W02_'T;"-VL) FL#.&E15/TRTFCP0@E(9'*YUH(DGAWO\#?AJE M@HUZ?FIW,-
?/@O38)K9P"*[T4GGE/OQ(\"E8 .L#8?(%V.:KZ\T,&Q3./+35 MVD(9(7F57OZ^ES./(,&.B#)W^D;A%SIP]8*UQOZVJUBAZ#82N]37VMR M*O<&5H8]\=P% ";\(RR60%Y0EN.P[I;[L"
[J6.?0LX[AF)VH;YU#YSI'O6OW M.1YG&U7;,[Z?Z1+I0*^XL&X3D/#)'H.86ITCL1WMU:\H!IRISO9TU G[V=X3 ME.)!M[,]O!H((C3S;$\#_G=HC[;*]-!2_V&J6]4C'T/-LKT=X;M.U6$>)]
M:*]A%J5\(5WT*+PZ48I&T&VERU2VNX>7S4N5AGL$O=XA2(D^264E@BE]HV#F MAL'Z!]SB L^9KRW/[&VBO1I*96?#'A7?-F.IJJ^R2G _<16(B%OWJHA1_L@(MML:.7N.D\FU1,
[.,=:^9.'>@L5CODYX8=O*$MD^O;*8&VJ)]<:$5'$[*H,,S M\+[[<-8"Z,T5"NV3RK=%VK MVA:-BXBKX+10AO*_.A;*N(F>DO7[UH=E4VB]K$Y&_MNK;O?IMI'JYI)3P5F?
M##W_UY>>Y?5=V+3GO[WU*;1,KM$6'7-(J>#43H:&Y\|T6LV7:HLF*25+M/>H MEX]*Y CLK20 '5]!%]4+^; XQ=0J22HN>F<_'*9Q.$'QNPO$LMKKF*RFDT'. M)*72B/+*\\]E@=L-
_,#:0 3&RPG\@P7'"2I -05@ZK:&*>)2-^&"RL0-XCAH M. 2B&(%7UWOUC! E)'*"WB* %FNP>P'PC];^QZ*9@ZNAUI!%,@1*EQ76.:>, M.7D147SC7LP%"GV=@6"\7!)Y0]],2UDC"(!6(>?
R.#/^)[I&^2[D<<$O;TUX:W O[8H>,.5<5V481?Y$KBW"LQI]^ $P6Q"YO3)PVUBRGR M(%#@K:O:G!YUQM?PW,Y]"',$)D0S]P-\"++Y?%[TL!#YT8H_LCD6<#W4]<
M6UM_[%DKRS&0(A!>Q4[=:GO04J[6AUU"\J>&DGSBN1\6NE8+1SE" .DC]P(8 M7R-G0S4&\5.OYE53Z6)XZ]3L'#A)F67^'G;FQ4H+T+:42QTDKH8^=#/_DP
MI315XWV79/2=FK1CAWXRHZV;1>>F>W]WW6 2"4F=.+\8&);J:N>%J'43IO.D.://U6D<0/HE3NJCQ5,L*VR"(]KQ[M@?UT3*,XZQ=EU=:P05CHE!!:YU8Y$1"%J0"1]7+9PCV!EI-
#@[14XIH[7[> MARX^[Z+;86A'MINCYQ9B-],L@%TXO>3(4#.+S&WW_JK;8%((R)RR08U+6=8> M!&ZA/-2O=\,$QS(FCXZ\AHX999TJW(;05FX7)\3$3FDAZH2%INXW5]TA.+IJ M-
$N/W(8H2GH=O7ZX"+TH1='0^6-M+=83$$2[LC\,_]6RD2<'Y44T+?@A .&P M3,S9E<3FVT4NU<"D 8=JG+JR9Z7CT=5;!*%A)TLQ<3K"UFH753CE31F@M;_T

MU!B#:_#F#\]U5LO0MG8TT1>7UU=GZ:)?.T-IYW? M>V]?!_"'??.=J'W]$ST6/_H8_(ZDHO6]*1D-,FA?(='Z37?@8$Z9XZ=O3I@ M@9'K>!GEDS(^2FL_.Z#NX("JY\8ZC9X+GXU4
D!EJ0IY*/6\2^1#J31?/?"O M$,V4!?F\&&KJ0H-JU$N@$R-$6A.E2)+"'&(,-;4E"J/B"!1@%%YE-DU!K?O[M\5%X3YZEJK9Z9]06G=ZII*\[69G,%67_SR\6* 6UKLW\ %LND6%4%E;VE2_
MKK"B5%D>2M%))B\8\R*#;2.+3%&0F[@PT5;7C1S*U9MGE!!4DFP> M6U[BP?21S6=C\1VD,1&[H>^'P'S>??5/A-V5$$I*FV?,,G7XU6U,84,G;71= MS3-
L='R>2C[^9B>9XGPQ*DIL_MQ9J1K*NI.G"Z_!A<,6A9>EN!RM'+,M!,R% M,@U06!JT3OV2%5I.XV?,X0J K#M%O#B#0P=J8&O8SZYCEO"QH&@6E/ON_>W= MV;&+%A9LTJYJ-
1Z]F,JP4<"6O^B>$1M)";9XM@):1 *]E22^EOH-W=A9VY&= M,C"5IL&L_"9P=A3W/@S+1F@GS\0/?B[L,,Y^M?!"]$YX?+4 PV2^QMI(63*% M\K25B)PDSPONAE#ED=",0"C-
*5O.JN!!ZB!>A]F MT(.:DG"4ZZ>I<2G=8W"D#/J%E;+VA8IB4,E*MDY<=*NY]3ER#[#R7OR\(5[\ MA%_X=+G\V1R7;PV7/^N;@32Y_)F=5_2\TZ?^\F<[%B*\>@ET8H1(:Z*HO_RI
M$5$8%4>@ */PFH2T%MY .!X3[/<_\[6S #QV[Z_KS37"JS,Z[=,"T)ZK.57= M M6(.=4O,*PH76Z!YH:Q1OQAUR?EY,.$A&Z+T-&5M5OF.WZWS5ELV+1$T#RE
M^.U9:IH9"Z41"ZM>N)2!J?09:4EO9PXW6X@#[EZX>/P/%#1'0I,T3;RB*S7 M Y>8<5$PS4G/#QK%KTZ!8:-G\P(P_N$ L_R @*7JV5-&!">E$4EUG48Y*P@N ML#
[0_#UT3.O#,D/TC/'@ R*"GC%[=;UXG"'CA'PVQ=;6.7-1/G!*ESQ)\UN! MM#XSYP1:.F?&R89-4G"2K'!>>L;U;-O]@9[6@C+V83>M &4'ED9#WN8OW%2, MI:2 J.H)6R[O"-
"RDZJM+'Q/W?NKQ[.G(C]PDL*7=$@CG@LH22[<,4>5W#)' ME7SJ1-]J570)797F.=-^CX8'I-0<+-:.]:\0* \\P7U2VZFLPI@4)FQJS(]3 MS%W?"XYX"W\ZED0PH/! Z^:LN+"A7 M08&Z""
(T36%_ &NUAM93#YK2!D%UA>6T4R*A6UDUTHMS.9$KGM^J.*0C?587 M[FFPC-0*N::)U+3;NM]==1]N;]I(43(_5.SF4RR;<(PH^63Y0B-FJ+0Z*61C M21XFFLN4$EJ\
<(Z:IVKLPDIJ1_'A*.D=4S<># MJ)'DI_*2J%=2]<(R/,MXH&O&.5_%H5X77@E#5\DY7K5I1T^0()D5;Q8VNQY/ M4Q=R%KI3I$$I*8M!_3DSBA#!&QN,+"4W=.$H-
4Y)L7E834!.W_"\70SR_G<\65[NB/$XZ5UD:&69#UZ48-5GP1R<".AB4E3E'OFFCE9 MSW71-'K3O>_>ZZ%R;BT1-$\I?N,-DR*!;Y@9#"&)WQX[0WK"KS-B"$G\ MQC_S>UA["XRR?>
[W_>,#?2.2D/[Z &>SVG)-IO4J$1I)/,2=Q%3^1DG1\Z7[MW\6G947PE=X.%FQ67UI*Y%(!957 IC3ZO_)-7-_PU^A_!_*K0_#1@BA@T1@ MHB?F7T/']&?N08LYOR-
-9>W(IX(513Y(;G"44NSLGW$]'PI*!$O2ED*;EUN_ M -N&BV/QCS=(J;O[%L_L7=P-0L/JSX7R? M!>[B^V'BGT(">!]@_Q>*;4H@5!ZB:7N1]7+7Q,N M>&
[^?"A"!8.LYR\+"?)8,T'D/QDLX<7XLR6@'-A:7)1.49(H\NYZ MP1YIV8&#NTT>Z''E)4 M?-%U$?]0XJX@U#Q'CHG"(\F#JYU7XPC>TIWH4=ESIA](+(\IH6D>:J?-#OY
MW@[^IB^45("?)&#WP>CK M /ZW/_X\&LZ'XY'^60H2*%XA0_NN$U'K#RM8]T,_<"$!2GP[U+4KGI LWUBM M/+"*>#)>)MTDY2X@5_V'4668^8!6SLFOL)8G[)YYKAHM@[,V
M]V$M<,]N%!7337W,.CBHD4E$S52'HA"3+ON%=_.(9751(I,&"A5'*9N<6W6X MS*(.7+.0<9%PSW\%Q1>R2TIKJ!5*>$^<#(PBUGT5#J/6/X!A!^MWPS%6D867 MXH!7+;E&:]3+
(6;C[[(E?K+$,4^\Q%94M VZ9Y:O\=?3XDBMZ%3FFQ7T#<\D M)W#!%&^3\IED5.#-JY8 "411BD*BZO,%VZ1T2NFP?C@M]JMO)9=&RZKIHE) M&Q\AD;6*=1
FR\AUK.2L8N@LX(:_Q$>#+=\0>I!UFZ<(F[R2+'E< '[E]RI+ M?$.'D&_?!_!_S+GQD\^W5]12%N'[]OUCO>$-;%3(4TD6!%K=J\3L'1-91VY0 M*NXP@RGF%3F1]MK"(S5 :/7
E_SEC'89:PM)V 24M4,MO&O3K>+P;6!X#CK) MG !OMH:H,A^]W>2/W@:]Z6@X^CSK3 ;3SNQ+;SK0_^3M% >,&8-EA)(_]/T0F"@]
M\@*C;=KJ322"D&Q*%VB]6#+8;&UW!T!TPQD]A.'Y:VL[L0TG_CNT>M [:E8 M&YB[SV *; !G6EQB%R7?:AW_I *A-#Q6+[*.P\ /#,=,GH+AFM=.VV@=N:@$ ME.4F+
[1"*_>HP24_SH9HV&CG+O1[Y[1,)H8.U2XYWF& M$Q\GXNPA\8:SZ#]T[Z_OM*>7(JF5QLQ6ONW%C,$7RP[A;W-#D6VJPK721#;) M$%%6Y@$]IJM3]% 8J[.P;"M6'?
DT@*YR$XDB()G2Q .U\X-DZQ26U47[$C1; M3A.\Q$J]]MVZ69%,H)2\2$J?%3-(,BO=XE?.C9X36":2UOH AQ1Z\;$$,.-C MB\TV#)*#V=RL'+URA&&2E+9UX1W+>J1.<$EI1\B6L,
90/0M'RQ^7;D?OX&% M&7]NZ/@6[/?<,Z(CTX+=4XGKOWMWUSUU_">-=I)6.R?-TCK^DJ9\UFO)EJ =M6=3U5M%5) 9N?(/#/_$_X9R&3@J!-7T7>"7]JF;^W
M37XBCU\2FYZCKQ'D%X+^0F$42V5^8^'_V52[]=AT_>NF*MB\'6SG$?XJ>AR, MYGZB:*;PM#4#[(4J@E3=$E*UTN^4E)&$#(;D(53,I2$,S0 HGTX+4$[D83$#
MPC^\O.YCXH;$"@EF.K\]!U)X?O;/CXGKSG[_^B7SCO#3LI5?FR^B(:=_;!K/ M!-EY:.G[_L]9.$H ;,'4?HJ6$4\/+J3A;7M=-;6]]DO!UN/>41A._XJ^%D(" M;ILO'76OM9_>MD5^#5M-1IP
@X=4TW%Y4WS\5=BGY#[\TCX_J=B+7ZI9C@<$!'VEVOSIB-;ML&[X?S"CI ,!.>A-++MQ['=YP0+ M/]PCEKI\:>I(>N=IV^8VD%\D5?97^.WN?-57J/J4/A)0]XFSG7'XQ?Z '0M#
MD=QK7:];;'YPB%=(H5#XM8SPM>T5B-+AQX=?[#U^^0PM>WU&WSX"Y0,X"9E_M>&IO<1Z%T.P>V-2#8,NNP:;^^/?O">"E?_\V@,NG1,MT0RWSSP\7+-U?:\)$ M/X; W%,7__S8?
^YP0S\^/7OWZ[JZN#?OW]M_UUW)5A2\._?DKI(.6Z@@W]^ M&+RMJ";D6K/?:7CF_A4^]%?X]5X;275F.A_\-D,9C1JHR]]1;\!>OU0E"9CQ MR[!!V>;%:,HISU3=;@1%-
GS!,2$%)=Z6.)8I<2PI#VIYR'>U2D;V@<.I7F[D MAY1Q?IN]'L[0]D)BQQ-:KOO '8Z6N0*7AKE(-7 L7C1=0C7[9-;@J!'>(D=^ MU()&^%X-QKG-
V$9ANI&NMG!38D(^PN5>*C,5>#\2*DAFJKQT#GZE; M<%"?@'0>)8==R(^(>/XY91_F1)DMB%R@;$8+J%F1)$8>5!3QC\Z)5=PY+V0:
M(DGX66LN#HUY&5,>YT2%:Y:MBGLC*GEV#%+1< M"U=N]!V2+69#2;1R!9@_2&Y=*.W@@Z:JN/NT6[>_KM89D16:.BIC,FPI2Q MD)?_OK:R_4^3%RP[9$D7Z-%:32YG8??@[U]
[Y+Y1ZD>3%<-)AV/S;+-I.0"7/$O-CJE0$'R/%:"AY*4S=QZ\S /O@ ^U.@-T.*60_M-LAYF'60$YI1 $_S9/&"C5'(UZJ=]%G M*\L7*J=0$U453.B[&F,.I6*YQ&#SCG)G2)D!2-
511N*C;0VT(;50JM?G\\$ M_(M94RAF@F .2BO-Z&*]I5Y<^E-1V=(O--U_DZ$-X09$.'&;UVNF!)8-$*PG MUA,YRQ[D5XK,Y5B&=;HDVB.G"Q7G4 [Y\2\<&LJY;"&;35]RO(1GV^%@RZHC
M\OH(\#9I2J60=@]#3K>D-"5E&@')^W0WYUEU%F(5+AT-&8+@+)2&+SG>TB9 M\#C@9@;M:9LTYGF_1LOM15GK<%@TW/ 1F:\;ZUJ]D=+-!$9 ML&*?
U9A^LU#L0!5X6%&X3#3:#O+"6-^RH)T)'RI(SB[GQ5F 9%Q-Q='5HDL1 M?#!0/N8*2$!4#5X/';P:57ZJ+MJA&PQ"%$F,:XD:$S^=]MS(SXL"/7M2C1;S M;FFRHB52[8>J8IHNC-
E&*-4/&-I.[FR3?=M'.-EDT^G.4A,)3]90 6OVQZL. M##655R9[1HW4!4JH84-'VJ7";_:&2>6ESL)QCSNKK;J MJL#9F(/M5EGJ3:OSJN9A4J^8HQ6O$AQPG79_6@6ZU+-:H0"&[P-
R*>I>I/AP M40SG(&VMVTF1D;A(/P)L&1YC[X+3<_KU,"C2=JI2A#25FMZ M1;G3]P/T[0+16@ [V*-O42&PD!JY.3LHXN/\B.,+7N/BLG@L05OA*$1UQNM%
MRY2V=&S)0W78DP@*GIOZ0FOA?ATN=MY#Q\/T>HFZ>_1SQ%$@T:9CPWQGY52I M(%>GA;/3[T3X/$A.1NB'=)QJ);C271BF24LY27\7.5\BW"YI8]>K"Z*L&:_O
M493HU%:90>!7R<%J#%J-0J83.A=WBGY2D1I>D75=+-!9OI/E6K3H^W"5;Q,:W1[%?9U6SLZ_FOEO;7+?D+"6RA.2QD>Q.FRZ*CH%;HV4*) M+GRUP%Z:,@=E;@K/FAJ5)402K9"&
(7>UGE$XN\V];[.D3V0$HDJ?@D9MU]=X M/:](-"RUTA&_DL@:1-,7X5_(5NO\O1_H2.]6FC7 MS:@C) D5$;_:[PW@G'Z2N,]Q2Q,<,/6LF%Z%,X$#R&;I=A:&+VYR7P=%W[$B MK0J4*T
,$PSD"ZX"H 590JEZ;@/@\K<"W*<*Q3UKUX%SD>4=RARL:IH M&2PHNBS3:6KZN#WI@MKMPN4=NKC;F0\5890=P)ZZ,J056^WE^8L[!7-\5ERN
M^%F:980NW6D@WF+4N)0ZE9M!NS*;Y>8:([?$YGQA8\UBY\AB;P3ETA%SX4+$ MW)UWIZIVK52K1IGMC'MD RJ42$+WZ]S@@3315J #Y7MXR&=> ;1<595)7#L9
MZ@S1B^H3H@HJAY9[ELOK48%>^/QU)5_XDR;ON#U@QDU:GNZJ,UT-^PW6! 72 M9JL3P>NB%]7;;08?DMP(W^\1M4RK/2F75HPI4"/X:9;K"SZG1__MC.C3Y1G MO& *?
9;&18A6IW"W.H8;O7ZU*TQYQLDFJ:;>0] 176[P%;C""H5EH*95 %V\ MCOB*J'^.FOJI#\MD52^11DXH*6+6 (A[Y\'%ZX07?<[*5;,\0=*B7JE,JCQ4 M,[]M"7>\
/0FH::96+J$*]'Z1^JJH@JJ'BZ+X;OUD$ K9(D8J?SUTK"_A*BLL_!GM'6B:-123=7PC&AMH^7-0O816A'XLB]# M71'*K+_^FRMDHN))] M6MH_0:I1'W8(Z79;A@2"SLD+5?&^9I#T:1--J
M% HB1,&$!/I==LG56?+B&P&NFR%GTKV-:D[/+DD-(0E@L\W2PI]FK;.SYF,E MJZ6PGP4?F;RXXX!=6#Y$?$)&J1&%'F=,FM'S8[+M3=QMR!#7:BWR,-U)"P71 ML%?]-
SDN3/SK:I\FM]]KD9,X@V*GI:I<[R(+,2<&7L#-RW6!W/ M>#L]5V5V!^KY3TIDQM+$Z/9;L;3LA4KO=*S_'0\>0S-SF6I/A5@M6]WY:#9RZ79 M1YE^Y6"-
_WG^.'PVLWG5X75:)BP]4G0VKZ\5?!+HTP*\XZW7HYHY\]RWJ6.2 M?*V]@@P&;KC",-8%%LBE:.H_1AS9! JL2O(1DK_W<3YF/R$B.U"WB=="(Q MH?UP 7T-*
<_6.VOHU(R.89"DFFXW"DM"H^/),*Y('(Z2KR,B6=T@*R>XD.J M8\.!R\#!G9&.-3--CXY%BNB),,NA1L#Z-/?#N[7=X.%4IWG*K\YN]F!1OVYPM!T-/*33[,)^;
M*I8*!VA##]$J_H!U^/7_D$\\?XP8(K_^??OZ+RCWTY\E%$XXE1_M'OZ)2@ M?WXXJC'3HW.-XL\F\T;A]ITK1>UD%=BJF CAX:A=1:^SO9W_ZXVUW#E"B$:_?2N'# MEC-
=%;>N<$I2C76D\A'CK\[RQ[_;9L^F^?>O@X_X=SNVAY'\.C3M6>Q8/XS: MY6TWVB0?[2C'(#@'PX?!0[('G;5$UE6\- YD%OA173#CMO%H8Y%"(;F8IRY3@X/-=3@F%]H)E[M@+_;;R[-
W])F/^MN.B_>J!X?B]CF@_C JVVTB;)G,VCI %B%N M^E^=\HUS6Q0](T[%2[$5=B":N]U1*X[&"*(' LQ3T'@"&XCISJZ>\\=._]N@ M@ (N:]JAGZ^NHFJ7!7#BTPZW"8 -
&/1BS96+6+ZF063/+=<="A(P_W; .'%R:>FN:;! 19)GVF"G"H=TT[*Q&4QIMGY#ZN$(&EP"IX?L/ I M'P 1VL*RBSDDC(X9J.JWK.[8O?L [^-O-@'\?9K5
MIA7RVKF>#!\@"5AXW0=H>R-L9HLE!N;UH#WP:LX\.[KZQ?]K?(!$K,,7A RIEZ8>'VIXUKMPJ2X@.<$@_/JQ(_Y0/, MAB8;(.4&3P[*HCG++-QL6[YV37!1'R!]'I__O?Q]EP^@+L=<-
MLO"B0SH5!J M:,Z0M'W/]P*%E[W 0:AF]])OY MA=J.E&4@;O8%T3(N6;-H28PA<53#IX XB8DS^]C"/GCWZ-:'@NK:_=\SA'I.)%GVY$U,,WT%90%\,R>BS[D!_BU:[/O MR-
_W5;@5^V5O5DOW8:99%HEL05+8JZ]O389GFP0LO.[9UHJ]D9P?&GV2F% 9 MS,MB^A1<>UCCBSS;1'#[:,\6'Z>GHM!KD>2 #<397-=FQ.+:Q3X!GFW"4'"<
M9SM/#\H!/#4\=N#4A55^9I4E^NK50&(\VX1AXAC/%IU9:$UV2!^&RDU/9>D> M8Y1N*-;QI9[M:?#PQKZGR']MVY;DB2YM;TYPV4/$YK-846ZXSJILA\B5AT,8
M'4A*/>.Z=!=/G!Z(_,E#,WMD]/.IG9*97[Z_Z;.<+X%9M,Y!X4Y]. M*;+41>%&!O+=N3 ":I#(J,/KO#\TN3OW=[%O:QIT$ALOK M)4N#F0'9*Q46 Y0;7J'TOS3!.PI"%$1;;KE!:
JYDQ9O\DJ\;&X:;,W!F@@; MI+T*:-+3IO32K?-F ;\B51 ?[?'Z'.]8V&*A9CKASTTQ/B39](!3!EL?T5*' M7BT(,C6RD5M0'I7XWC8$G![)]Q!I<9KO+29=*CV&#)U1Y
MQ%32NIBX$$&BK,'T\9Q/)X7S!ZU!+)-?L$%?76A,UC=:%@V/.MTK6@*^Q!J\ M1NZ_: U.R R\L&KU/@Q*6K^(5^KT;'ZW!F\+!<=8@R;46 R$F;]@>7741X4! MI=2$*U(%7VD-
7AT67K$&)Q0[D98:4+4&VRO@)J+/%_-KP\$76(-?C8'T P@> MWVRU?]%S5!,X#B[./75][-4C%I@9$$,NB.OCN>(FH2ZM>WH0];%!A>'T]&5G M+D/LO#"E9S+*(DYRM\2^,-\-.
(Z9\'EA@J2/A,ENT[,YCN?*/5;52C>@>5"' M#8RQX:ZC-D?=Q)D6UY![3)S;>2H$'9>WI(DI3 -CI&M!K@*AF;P^:2;/-+FB MO&7B\/3"N?*GUDB,,.#S)N;B6J6*8LTJ0<\5);&KV-5HI*\V?
4Z)H.,T4N M MI8(-:@14*E%FI MJ2WNV@VB\U?>)FZU>O$*'U'G'2=R+=97C'@N+1^AG9] YV.=;#>P]KJX5,P(MFC8/."I=R>"=C)98B'V&8KL(_S);AJIGUH57]!BU"Q-JB9B5-
EY5PL&2&95 M,P;7;HU?6(M]Q0KW].B*$+8Y4T%/.R#VMP&MN%SAFZ5^TR%%#1HTC2,*D[Q!7=J>1=*X\Z%&,0[,/BO3QS:0OJHI8'Z3AAMMNU(J%BI?QSV[_?T#+ M8!":/5++
[#8]P0J$[8:D']]$B&ZJKJK$K0C>VC[]36#ZM?F_*#&)TI#/X7=TJ!L[M;:@;Y9!'P7U\\QK\"#Z$@OMP0<@V=_@"'@OTQ"$S#.N1/-/Q&J,,V646UX6W M=TWXG#!!(>18+;7;]
0P0="UH0QO+BK?O'D-)KTB\5[=I'C]-EI1O'PZ<>&B5['R?-97J)%@"$&/-+N?-#T!U/)<^A%JCV]>@]JPBJNAYVKI MP'::S6>PLSB\Y^Q(8.PV_0I@%
(&M.1,UVN]N:D_1@,*+=B_!8&FYB .=C/- M8369.WU>1,-K\[M-"" (AV0>[-:==^^T2 8M/E-)^NRW2D#K!5)9CE@W:RW).+WCU7#*1EN1CC([DRV[_^@W&G"G$ M=K9]
[LG$/V&9CF<_^P7P0VBIO:SI3(Z=C:).)\ MMGJ/0NQR.YY!W\)/XN$-ZQ6#C40M.=6>"WKL.F5R"7>=7N\[H'BD$+\(YGQY6/91O,/6"* MP9Y^>&B[T]*A+-,&HF?;
(5DWH.@NX"4$6T6.!1 [&ALTU_)ZR543;U/@444< M28(SH>'TQ6JOEZ>?47$X[=(,;2S4*HU(6ZPB<7(]>A.*ZEF/ST;HHV MPKNP59$;,-.85HN4"-%0\O+8U^&F)*
[L_&SV["L=AZ\L6]K=R58,B&C/""T? M:/T$K;Q..M$F@DC\GSRJ%D[3-GE]<_B,XP#'>39PQA,BS2X]GKE#<50W]5I M@^6]G+(')8M3LI8URFH&FNNA3%KH!/KM+%EWD7Z/2!\
R%VJ$R[5;?YA M<__*RY.&V1PA,#2GN1I%%\J]XEV6OZ4L/\+B+L%?)\$'?NRL4Y(A?]R2M]_5 MH=:A!_K/:MB@_)=F_"FP6XQ ?.YO>;YTD5@ \ZXLMUQ L NFN%*],*O!X?
%+JO!6"'[$^RM(!IGLI.Y"FTL(.[%KAK@9< M,M6 .2Q?R^TI^PQI@?8QY!) M1NMV2;5M.".J9YE5_U[C>]<;]W]>[Z,I#E;V8'7)]]=*B,N"THQ8C,XU/C>O"9ZE">%Z2\Y"
[D+0C/G"ZRY@'F=S]V#B71G-:+AWS MZ]IFW427&53C<5$)2FF86MBWLRA__'B8>Q3M&\C(2Q&M$E9I]OL2(L)\N8]1
M6&5:LD:WX[=>AU1\\QC1F>7@\$XL#JV9F=R4(-52JXL7NIGVXH8BN8G%_7>. M@%P&Y\^+ED> H;+B7"?5P(6["\M3QM8=ZG?__D-HY_5:7',=C3&D@6S91O@Q
M8%S>]9S]ZIOUMR'9#M#O;@[TN9=)*#W)!I ME#AA^'8KPZF,^/.'_LF")M?&_5%3R[*X"1A5YO/II,O"V>WQ>]S_]B0@'=(Y MXU-4*0. U4^PNDD72/]T9 ?F/9
MKJ16L^Z*UZ'3KY:K,3/N4M,\'$S+7K7-08VIG/3LUPV6HN[*['L.JKI+QP5J MO7ER5:X1G5J%)>2\-AT5_4FI''"2:ZO7OA%9^4 T\](EU+PU&N%4K58CL_G6 MPPECE)?TG>^UU%\M-
2]%5A=-;Z6VRTV%A8!!VI0#:QQ[EY-[ME/7;2,9+$5<=(S/57)HBR<"T @DNS].YS/6;7%!Q A@4KA9QR_=O1KD<2OF-4]HN0_RQ"JWEEOZK[LXH&-1T%@^1ZN8C<
MP7^/UIX._V=Q@%MD.\,.Y@8&9V=M':K)-71\/ Y*'FP3K"Q2"Y&X9&;?O8WST MQ#AKP'@S(ELE&:*D$(8WG;"]:W*%[S;VQPU@VC&[1+$H]\D&+NJ+S(2@?/&: M#.!;MS&SUY;S?-
P0\LJ=EA^\ Z>VS)=Y#.$]Y>8N MU2>1ZIV[;:"Q2SJLI%@LX:0=EV:S]05UE^5O*"D7T>"$^:J@Z1D-&LA#39ES MJ'@#19MW'7'U.9R[5CB_5G@I#[6HUJ "0;066@ 98B$(>'&
<^(,P[EKA&]0(MWK7"6;3"P1QDZ$Y*H_*L/H$KL#0U""F@%N;=?[AK@8OG;N]2?TZI?Y9_KH)1 MK3 #\[%&5\=Y0.+M0?N&CC^_"_XUY>WOLO_*3OZ/)@6T]-A&KGGXM"&,
MEM8"=Z^IPN3&)/R])P#<\P*W*<XT#(5[.[%WYZ0 MWU?RY&N <]PP^;P63QGH;6K4RA;@.=R6ITUDIG2&]W7]XB*?K$LF[U5Y5RSC MA^KS;)5S"_W5.&"AC#6SJ],>W+['Y[^]F-
\K]:Y9TG?<P#NF\OWW4M/EE2?+_\.-ZI>71IW,-;+4YR^Z.MCL7Q?WV]6_N^9 M^+NF."XGC]<9E>Y)78_,^G2KXV%N+G]W\.^:X9Z=OWU-\"S 7RG3/;:"KWR- M*2!%M:,-
V!IT5P9W97"/\U^+/C@J,E"R/,&5/7W[VX70ZP[;Z0$9=-AJL3&S M^]7&?4??S8K]<=&!?9!\%^E^^X;3TWGKQ^VZ(P;]27W8E&#-H"R:'2@P.:_? M3NSNX_>67M(;ON]H^R(9>6F?
66!XY6*!ZPHLV@O:;:;2Q$7[=M:LZY"*;[Z' MZY)R\%)DMXHVNU(O#V22J/9AMY%NDI9W.R[;=.W:Q&O?]?\]$GCU.'\6E4-XT?^>$/*KUQ2#*L_JXVE%)+,9 MI=:PJS.U*2==X5\]]#]XT?
$=]V_C_@,7P01BT6#5"EO1/'[F+] EQ+%$TJ.> M5RL#)[Q*YM;D@;+,V9<:0OD>;4P,8='7T(6L.= 8#EK9&UH-CB/PW1:Z/1GX MP+
(P1W!#MH$FDL8RUYQY@Y[N)3[<>=/@9'SCLIK,C$C*P'N M%ZP\J!!FTF7A[/;X)>/^WSS_=3$)>"GYU<&[? V"09J$\I.E5,TBI&&* M=$::-YO#E-]O,O/\'>07 ?F-
9;N26M6]*UZ'SF\B_'HF[W9Z!DN0FML5\1:R MO)^G=OF2[%V9?<]12W?IN,">APH0Q88]KX_@H*!!6-5I+!:+NY!<7$@^N6_A M1F3E]',2V\E,/6%T7 H0B8;):,["-
BNYE[5)TG>^[RGX:JEY*;*Z M* E\8YG+UEBOTVF7)1_TN1NXZ.I*Y>2;1EF_5#)>BKB.BNR@A2]1DSZYY)QF1M.R M_45)E'(CK3Z^)L/^[F.>%#4O.8 ,$"7-&Z
"21/FL+L2LLAT>4UF[MW'.I,# M1&N5M.(VQPX94-@LO;0RRT;GEI%Q^S[&!QT B1T7=5]R&AKA+V0!'35[\](U MV4!W&_OC!K#I
()P2@,6]FHP+&$%'9Y2UQ1)OUT;L^39?)2FY7(PKT@Z(3BH?MED*K?B,\.0A&'OIY M^.X!!]).T*.G&V_28R3>M?5QFR#&9>=4IO)-
RO7%')+JK:^(12]462N%3W"%]AI@:TX!;&!81YNC6]) M;5[JX(E;P\\'TF"%"9NN5Z?8"*;E>5KM=Y:(([JHL>SF9I;$H* C;L3Z]_F;M.7*43[N.^L=ZYJXFGY(C MR;FO=S?
@W5XJ%DD.U&);A"68G/?+?J4P99?$#12P?MK1O 4,?7)M.U('+3M- MJAWV8VN &H\KK>Q4]CUVTG78W.?;0T[&7]>T$&Y$N[*^'(\@PEN1?5-=B'J M]]U9UXFA=4[UP,+%JW:?
USU0#!Y>5D,^\+8X"9I@ ?3]I.JV3:X3-TAO MX*)(%>;GRZ<6SIM//QWOZ\7R%,ZU M1RK,-(41HX!\FQLG=[&Y!MZ?LI;BZI+GC]%I7B?#N;M@)PDC.IA@9
MFN+EENZ8S;IRDV[.U:X^2Z[7D-PP1;(Q\,8]J9 4@Y &WV!!O9YMK'S+TNZA MAIO!P0?2<5QY[A7'$-+0LG31&(HDW(2\ZS=F$G,:\]FQ01HSW0H 8%Q+U&C?
M!+8S46=MG3=)AFZ75$?4+<>S@5,,H@\?<=(.*0N 7>1-+6JYP4.A/-&HG-R4 MV"S)%[!YA2C-NHG5$!^8_8;!V>?= PD5$+.PEIYG;#!S,^/QNH[N316BM:MFWY(:6?!'.J0%+"Q;X4
M^GB*&2/WZ6T;TN8K(&VWG6*#)C&7N2):-9&RBZ66!5Y1^T79I1>1>VV MT5/R?QZAS0*,F8UB7H) =25RQ/5 MEMJAP1(0EA=]/PM?J^ $BK2AM]H%$3
2:TP#:5EO50H3\4IA^J(B?9U\=_R> MR@8XGS:M3_ELG0726!N4R,6"<*>JQ%SI>O^MM.EY3]Y(FC8ML4:&;W8<$:8S M2G]@$8.ZQ2?VY):[-KT4?H^,
(W6!J]H@&FD4*>D%L_WBBO::4M%W3@G(J@FD M(C##%P];T"!:G<+=ZAAN]/K5KC#E&2>YE8Z'9[M[D?'KT[VI2-%I$$*[DRBE M&PKS0[L-R5X&S2B/N@5UNBS#
T%F986J^5YR#WIY"S0?H,!-X^CU?4&[]\?N M :GEF2$E9E'DP92V"R,C].>F/M5*<*6[,$R3EG*2GMC5[84I/D+ET!QO.GOQ M02P0ECVSPIY "0@N
T3/5G>LI7:K+/6FU7E5\S"I5\S1BE<)$KOFO F*5R=[MT^AX???.^S3%H#KS:D8=(4FHB/C5?F\ Y_3K!<5%-4425HT/8N%U3=%4%TI^ M3)$2Z05U4K9-K,TG_F3#I&F*K\]B?
E(U^$C%+X%6!29I(E_LMZ?- 3M/;"3G MRU7#%U3-?5"_AJ:D65_F1%,N:X5_ 7NGV].O]BXGT^#F=/(['#)5:!3 '- MP/0PW\G@3=7,)G@/7;(D]ASQSU-)+*KT*6C4=GV-
U_.*1,-2*UV\7G_NBR3V MHF<+=X$8;?()22G&S6G/I65<%#W#TZ-P.!S^("QC9H-)1, HM"M:QM--6A_K
MY$E\G(EV$$5$6Y<,1S^PS/"ML_>PG7XIX+*F#7A=7>UN7*KPJMFTG"TJ54C(M=$V5/^\AE/*D"? M2-9.ERW 1\63$9G*-IA[P!2#P_WMM'2ZD?:S55-YVO%'UG^/HLK(2AT8K('/
MP_)O9QT47;;/5Q)K#M]%_S/"/X)3.P4 N4A_)?,]O]87,A5[P&@;MC_+MC_&"(UQCWNACA#SS-:+9JI;29R><2G.*] M0CS?:%3U*D.@O1H>,'2)G+.>8^6$#M+CF@F^4>4:T7Z/.EY?B'
X'1N:MR1; M)$ 1AE]"S'16OX9(0>+%XAZ5N^H0FKKTNP(QS!1@%"J7_5K@KLC!?;VX1ZT^ M6<=W6Y'K[?=QK=)!K]E8&*VT*^=@+8#Y,3YL^-DY= UR=]%?\0(?!$(YY/2
M\YXV<$M2>C , *KB/!T4');D/;654_*C47MT%]!;%=#+QB02+YO7E_?Q"Q*P M11INAM]J;E]9[W^=*8^,5D.*$"YZ"K'-LL3O-PL)Q)V7YWLJ*D M:Q"X.\:_.\9?=LND/+Z:
<*QD:16KTNZZ;4?)TO=DYMT32B"*#[LMB[+/]BQZ M3E8JC%N9B/TI-KYKY;NG<# >?=RVQ>CL9+K#JKRS(!"X MH<-.8E%VY(Z^9].\U@CJ1[F*NTHW,QK***S*=:8*P"(SYA-;^9
\KI[W=K^/ M.(29N^ M<_5+SJ(X:^7UC-$RHH2/YG"C0Q:AH3 7O=DU5"*<+:Z5\-7WE+P?$NT1(35G M;*57[39'$M3L:'?>)V6-SG%(>E^;%STGNB30P<50SSGJPSG9<1D&,P-B=*H%
M[CC 73>Q@53W]"#J8\/R3%]?>36"Z["TX3A"H*H,T4BL7G]AOIMBAF,F?#X- MGX.0]!DU_&7*,^6"(?N&7^RS="Y?U3/CYHQS$PN'>RWDAS!SFI+%)F-4+-?C
M<*U1]7%BP*&*44ANZ/)>'_@!K<(R/3L.?CUG/]D&30-KSW(:L:#G>4:N0FXF MN;;"V[F/EV9Z:[P]>8EF9=F4B26\ZI"-J>6Y CT'/GE]:\:]'O+3.D'K:1W7 MR
=C+2!$MR]SRTXA=WU+PE?JA#/GCCZY[:(LMPN.;<@@MCN:=;-]TF?Q]7;\QG-_W$%3DV9)OZ?4%6X&Z7K7KE,=I M\;ZNWW'^,9R?!I3-H%RRJXCBY(+#".K-AY
M#P5."8TOOP'AR%OBSH"C=%I;"+CEX.Q<,TF*FI:;8_N.HRN]3^ZD.,(E*:[! MX/4VKTHUD^!GJLOKVY)!'%:9%P_+:E&\:*9]: MN5Y'"M0VAYK/M 6RTAJ4I7R@Y?

K9.U*N96UZ6D$^QV?%Y8J?I5E&Z-*=!N(M M1N>O*7MWP=9Y"JT=V^6(]4U-Z@*0L@Q$MQWW1LNX9,T>:O2.:BA-O?7E3AM) M02BG+L]"JH(->,"Y3<5=I)-
W6&0XM=_'T.#'OT>U?$*$,YG\9[LP,-=KC+L% MW:V0:';5&9?$"@6\L_/LBR;_L&KDU_-'"M&R\?BF/LZ4X6:=8C7(458**?3E M?.7L,91W:E&D ,'Y'7*\HD6?-CW9>KLF7.&!
<"6TG:%G67- #K(SM)3M-=P MDX"BIX0[ZW#+=!(1AQU/N.Q9 M+#QXU*#N;HXZ6."3(P[9(5R:2V_>S*?4 M/)M?Y'H:K2TKS,C&TB4_B81#CB=<&DHCGR?#F6I>X)2F. M\R/I90\
[MAN:?8A'/KZ)G.1FJ!/6U=<$[X =76AY[L0'C@MLLS=1;0D/IR*M M8[HZKS[XS$U4PNM]W./@N5SH%X##:UDG<>HP\H2?SW2K!8^;ZCGCCQB$9H^, M/^XV/8U9G]Z!QO;-:]"@>'?
&!R_@85&<2NPP76^18+F4)+DDL%CR=KF^BH?7 MYG=>$#SN<7P3!(]-/[L:8@\^R6M,9TW5!5("9]#T?\O,!F)5/I A&H"U[00?C*LJ7="^Z+ :'S MCD/+!UH_PJ +G#7Y>7V[?Z=J&6
=K,?-2%P,8$>; YH6;VZSG.VR:(K 669(MIAM _6PG"UJ9Y-;VG()<&TA]B%Y)MRO>V #S=3B3X&&)@4J]AN;-@T&AN9#5 MBI2X /XWP-EYRGO2.
[''$'8"9LQ]'U^&L[06_K1:PIJ>F;A(T#NRR]BI8H]G MJX\[X),BM>YJ,!/3;;("(T1NT&A,5PG>JGQ5;N!YJB4C,Z_+FPIXR)0.@*I, M0M,'7X3>N0(VG!U42"I?M=0*V;"#D1F4Z]-<\C:
<1A;=PVS6.<^#T[D.+CTW MWAXW3>^)YX["[P)>)YW(:GT:@GJ^9+3#Q4&V=-5BUM-]J<^G[38]4WF>J/!. M9? N(UYTTICKVSAZQ2G#>Z+N'=G-"R?6;H&]5,R7-<>^,;;1Z*
M96BNRK>7+,L ?YKK#08P.TFL*_E4C&.?\!"7[M+[AB/])C)N1(Z_UHXD&Q-0 MZ%.M"6GT.;N CGM^WTM2G)]C[:R;:=8# M\D$'RL[H46+]FLLY&S>"@]B[?O QE%I]T]:#%7+;
[4=*%\D"6)*]8JUXA EKA\2"; 8 M+G("Z:DL!M2Q&K1,J3.2+B%IVYVJHTQR8V!78S$D#0-O6 P2JA94#FMZ,#^6 MC$6;H5OSY%5T7J'%D P29#%<),;P MXDG53/@\20B:P'6![= R80-
I.SDN:V9R;2AK.*1:7C6[0*;&'26QL=LW#ZM^ M;:Y7;A%^C+]SDQ,ZA>H8L$QY;LX-E9NPLZ0;?TGC[]?*;[2FJ7'6R^E9Y-(%
MIK3'XB9L>]9$G9!:15P53'C8F/:9ZV7Q&].]52E^B\MF3?)KK?*B#Z,4TVDA M :R76DE?IA/(Y8N>5=@%KKK.:;1UWNP%L_V2H_AJA;854NBA71&80%;CYDXI M?&4":?/1-O[OE$84\-
,\::Q042[Z/ *:&1D"W,(8AR MZUW^6V20QDRW @#B"U=IWPP7NXDZBVA",G2[I#JB;D7I,J<81!\^VO[MD/P MV$7>U**6&] $0E,W1'OIS M$$X,F-(LGV]GD)&O09/R$,=[JNL$=\
DR>P\ZV5';,NF%H.EW&)!JYAM^Y5J ML7 MM3D[+U-CSLA:,\++6H\:V"R76 MS;B*%>(KKMCXY HQ)_N,HU)M@R1ZPSXV:*1E,WT-*+B&%2(9>'CO"D$;,Y>3 M.-
V&&XPTI=/2V#*#^PJ1,%2<)JC97I/SY0@FY:"(V*-FM&9,*:^9IKK(,+DI MJ;YKT@K:7\Z*'YG@=GN5'"AOLT&X*,73H=GFN)AC+,CIG%39;[F?F'9&A$.YZ M&?OJ9*^#P^\O:C@HL2UYJ
Y[$D'!)<<((/ M9^@^2 (#[(4J N>%TZ"+:+W*%NV.HPVLQKPTQ0*F9";.Y'[U4.!W3?A,,IZ& M8!1"LI_G]!OQFNC4!G6>L@I]EAE;-:^8PPKZ_"HXNCN-F^+H4]^(Q8NF2ZAF
MG\P:'#7"6^3(/_^.[2]R&]ZX07>$M([M4':-&@3A\FO4-)QLV=.]0E ME69TL=Y2+R[]J9B$*U._1->$SN>::M%U!^NM0+PM<4YT0;?#V>6\. N0C*NI M.+I:="F"#W:"I,8ZN_7O9HSQ;
[;/V7ZW?1\]Z(V'LDR)8TEY4,M#OJM5,K(? M#D'UI_^SWT8V/WJ='^KR MMPWT6 E%1:,IWA9M2]_7'5'[GY:M_$)A./UKT^*7S(LN)%N6:UHN^)&2;RHBB+'$Y5"AP
M&)]&.3Z'Y+FLG$$ C*$@SXL_4M%QB/8_/Y ?O\XUVJ7DH_W^N-G7U)F6M\<2 MZJB!'XX603\UVE_Q';SZSUU7@;JBS 7S^>]&HKJ@FY MUNPW@OW$9NY?(1BA27S,^&\4^9D-
/]EY:OCCV?:G:-(Z M*0KXJ6ZH=LS__+G^)/S7"56V_)^_XM:.N@)A1]%3XN?^#E^FHC_9];]1_WQJ M8@/YGQ__TZ.)*TSX\V])\:O?YN6;?#ZNE=_/=K-1S_^[44;H5.6G"*BY<%T
M0_F+>@EIRH=_9@=H*^J MW\+ECO9#&Q-5@B!?SX.=D/7QP_W^?&,T.LO15X7 M_XA:I/Z_%!K_\K^[)$:0GYGUO'>&L\?;F%S[K%U_],(#3\NG[8-#VKB6\1O9
M^2C&3/@^6H$A7E<5\[<84AO8?PDQQA]^$TTZY5BZ*J7^!X[_V[:(ND@?^/H1 M'7\=A$ \O/#+A>JH@JJ'.NSW)'39@1DV_S__DT?A]%\//)^=BA3/YWG,,+'C MA\G'BIV#LR'"HCF9
T@!QKZC4CX^ M^ET-N)'H)\L$\C,$JO&F0MH9C<"+FF);GBE!HJ5;]N^MX&]]/*C?(FT!_\R& MCUIWC&9^ACVO54FH_4WP0-04[]E6],RUIE___7E.'M9V3SB9>8F3^ZPKT]W6 M__D?)
O_%;,K7/G#&<1&IBJF-GY--UH'/^8!IDP^\N\DH/XN66*!UW7(%;_GC/&3N>*%W"VP] M6!="[E*\,FG)]3KODRJ6(SKI.<&.\|JAE6-+.P8H%DBQM103&"$'_A.O&X4< MEGU<-
Y[P8;Z$"7&,32:?H;@K)_"']=_T!74[UJF1J1X*^!\EM1CYSU%+?^+_3'MR]/-*KL.XW_"(*0NH36MO[O:OP/1^6E MSL)Q827Y'9>=/6RZR1L95 M!)32B.$04.V,[A5[>*3T-
BW=.$RRMEA>;'#P3&F=L$>3UB*;I6).WSB MD3W]5E=-\#MTW$)+*WSU[.NU HJC.2&Q6KP=Z+PIO;2(Q<$X5SH:#FC2X7 & M;I=5'83=A];@ VMICD6[6B7?U +
<);)!=969"4K(6N1RK(5A!$KG"P7DSMN/ M\[;'+VN;O*H8]_>$T>TQY'MPKYN'H715F 10#9NQ?LAH]'*,SJ=$Q4BI M2-.D*.OG3S)-&/@_HH-HH0:ES>B\'!)LJ-[^];_M1.?
4=5E,V@*UX7(!6$FO!:BIFOQ M+QHO%QK4GZGM "[%'2)\2=L]RS=W>./Y>$7'TI#&-C#-4QU8S 4Y%JFED65K M7\RSBXM/=((GKX_5V:,
[%O/#\JM3DU@56)@7VC6WDD8[2OJ"_$!0%'G56K]X M//F/#<4BRZIMA_"-=HZER"40O2CAEUJ7B_TW]4=(S%1$S5-&?]X3T3LC5_ZX M #PCA8[;@'\"R-RR->RQ)0.&&[G)..T
%7'F%UQN,TC^BW7#?R^A')I6:#:W M)Y:YY\;''# =BU+D9<5E@W+%,5L*WO<*%U0)N73H6,)H)EE:H>8X'K C(QC) M_>6D>D 'LXA\J37]4J&BT+W(PTCQ(:A#9IU6,;R8SW_<]IBR@:
(ZX2R E)IY MMN/QIAOE'<(6$94W&17T#V&32PGU6Y2XP$7W]VZHF,]E9$0JY#A>0C(AG692L[K.Y91@KWNB*P3:4_*(OBA4+'"%PB;IR%9 MXY% %J1*2U1992<_-#2Y+PT%SI)#=
(K#-@R$F3RW4445,8N'RK>2PL^+WV# MG]4CNO9V8#O%(S]><5W712Q;[S7_DNOZ5U2@>5PGR"GZ>#$8!;5<;B)IL5.U==[IY^Y>AS8?#2@>/*OM?M;L",Q>:/5
MNECB#^>_=RR]>_K8U6-I6S40JQ2P%"?1-MJ49:;\B1I^\FBB[9/G74F*5ZR# M&XC);@S: $&%6$$_Y)T:35HBBOU:BYT#DF 'S0Q/\!T.C8S,*&0CD^2O[/
M5"@CJ45TOF/J_X5_1EO\WIT%/';MO1"]MQ+U?LU\PT#9J.VUOGU B=#L=8H. MI-:U ;6HRV9.$1S7#U$2.ACM8IGYKF!XS?A+1I5*I"W/$IK>:A1RHXXC'?V M%P*F!6$?BYVO-
DFKQM@;VFGN.JPX1FW*\Y=_H!3:,_-^WPPH X["#;,*"\8.W37G!L73//<]9 M$Z=.^>SL_7Z']Y[_B;T:>+A3_1Q4QW(_D=R=[)^%GX0[V$U+]O8G=MU3\ M&6;=/&SA@(,N.GZ5'-].F?
#5\=+2[TPPG9D5K;4BD MV"3:7($2N47141I18V=SMK*3BC;RJ=*KI?[I/_C]//A>4/J8],?72\[R\42K M]8EENT?798B))&<$?*2C=2F&^>?'S6J_!Q#Z_K/N$B+B4=(
M>VZL*T.EN8.I3I,9,\,,"Y.54:Y3Y',J:A&='_^BF3\+N?2?!?CA3,,M'?Y- MK6>K]N^M !UCOG6[]15OUJ&/*K M-^&\E?F^Y1U##X.25&>F\\'ZA.'WC3#:@KD])?G8(<(?##]'?
^OHPY9WCGM M?GO0?PQR!4#KV#TON\#^S>L^'SA;QR[$\4>#EM^0' :CD]VR>?_=^KQ932W M=UU?@,#Q64!/#[E??WC\!0:;ZPIV3J;&D)^YS.PB-QBDX6]UA<&/TU]8L"F0
M2,,HC_+9;%06(7(8(DN:\U\TR!B0D0+>FKU4B1S&@_O",Q_?60KQN FGD/G:.HCGF4SZ:>GAAZYD$6];A3D^A\H]?",U,Y#GJUOI\'JR"AP=+Q5OA.#"Y?=C&(AZWT1)MJY]Z,,A M?
Z5VGYAZ>&3J\9F09_*>I+I VL%'Z@Z0,P-D"#.P*2B8#0*5;Y(.@A" W3 "0OZWNV25I)A:GPSA< 8=8,QL,(GNS%Z ^ Q> UPQ%C*W
MC(7XAA"F1E%D;T!W>Z?'0IQ9<:+L2QQ^_O_9>]/FQ)5D?_C]_U,0/?<^<28N M]&@7ZIDY$0+$8O9%8'BC$%(AA(0$6A#PZ9\J@5>PVW:#V6HBIH_!9:FJ,G]9
MF5FYC*$Q##Q_ZQ9.2/,P[FAZL=7314>V5;_KN*/^G!B;UX&1X>M?CA>'3.^.T MPX>W(KGQQ#"/YD8\I@7\T+XB+92^.-FRGY7H)@K#,8/8?P@)!3_:VT^(RK;K MA]Z?LA+]TE?
Q_(TQ;SQ[9^+QI7"YXM -@VWYDD3+]*T+YA?VXLR6_?S"H< MS[5]2+B&YVI 1Z12TFF&2'-_RBC,CE,K?E7,)$\OPUQP"G]VJ=XI2JWGSFR: M$SAB;[CGIYS9I9=$CU]S)?
YL]N+LTS<:*:0?)KB_EAFO+(A'MZ80*],;-[YC%$P4YR<*9BJ MZ8"V.@+!ZIE-IU D0[&O>R[^]:& 7I78O.NY 8FYX.1I5V0 M)).FOF@U/#$_^\IHB)-.GKT&D_[DI.>DY=@G-
WXEBA]/ZHSS'9Z#*(YN_D*XY;NQ\ ^I.NAEQP@C?3,:FV*>B9S- M/E"OIWZ\K U>^$F_D;2Q2:](//L9IVW@M(VOIVVH!"E FTE5!)P"L,!35'Y M-*>H'#DB&)K@")EM\1%OI,1\N60W
,>8._, M=T^:3>)5ALTG(E*_98M19,JS*26>YI2HYQ./LTK\]1@J>>]"7RMEZ\3Z7-G,5'17&W7EFRRO*]V84I.5>:;;2 MY_56B9J*"KU;%%@1,G.WKZEW1#UK3E>$5J+,BJ@PNR-
3B[:HSZ/0D%1/&SKK MRK*Z;*&1._.G([5]5QU, MFXJP.Y+D?:'*U,=YN:Q75K998VM%1U1(8G>HSF;&ZW P:$MSOT/Y^DA.5P4# M)>'O#*5K:F5B9>;71K<)
&MK<"BU9U&51L/MBFF2X.[HVCVC\L7NL+DW<<-E4R#W$]QMA>V0V=%.>YYP[K]A,E9IK.'0/ MI:KW@I)?KLRI#,(&0T>M=L_C(.?O(=4@8_J'"N>V@U
MH[D%:UG<4JIWF'*NG@G+5 AW8 ^QYJGVS!%(8FRI)3922H-E/I>!$]A#K6F: MS2]&!#\DZNUI,4^%]KR6C11J#[7NHS;A]Y;R2%JM:EVV']RU*,9 0W?X'_A4
MAEAFE((UY2O10E[WTL-,$PW= 8#D+<79L&T$4HK*IYR6.V:B.SB!/82=+5NS M3,&]RQ-KFZX$;57F'$-]'0G1VP#'ZB%U.3 MLF62O-E20&$F=^*A.SO
I[N<&8V#!0%$D1@X;5LU63AT#[LXU-I356.I$ZM) MRTVO*E.R7()#][%+RZ/%DK:<2RF:5.6.29L-)>UAUWX%9$9Z X;667/RJ:' M(SD[-N#0/>S2"U.6-
).G;8+*9\1[2Q\$/J2%E3E0";G=Y-S971-$ M%:$)C[)70Q6H53,"Q?$*U+4)A6$)6E%9#@K'$2&D-58#NCKZ_%^\(O3'_F:G M$GR?+7373;&ARZ T&LV
&W!6$QY.>RB^7$U3PHR:N<3*'R\[-)6N5E)PO7LH MKI?X=2UK>ATKQ2_"<BE/+I39;Y#G"ZN6L26W.4R-4^X_>0_%4 M)S4R^7EU8H7AS
9.I@Q&4*8P>R@>F;2EK'GECI@.JKGL&LYTF8>GWAYQWA:C MMC;RP%2FI%#OI(JKC+>&1^D>YO ;IGP2N__UU[]WGZW^/H0F2@@_0
MD$L#;==VF53LO\&$.#DAR)\|1L19$(+X25"8$F= "2R;SH00Y$\&(^(<")'^ M*;S;HQH3XJ@-/'ZKMG[?JH5/K/JH0OB/ERSLK/B]-O!O%M1]T?4=KA8:/V@+
M_ON#^O%5J0=5LN,&JPCOW25_8#/:8!;$=4>W\8=$\HW-P*3_M [(G#7E[T(' MO$MT+-E.S]Z?6O*7@V(.+>\^<6]X;JA A8XO1?9=&G/$$O&J>.-K(O(I8NO7 M/S0-@-'H?
$Y(T?:&*J.Y5^=WO0]0O4W M-S>')]__'.XH.!U\$O2+./F/]DF1VSE%ED:]4CH5!5:!'47 5\R0[T?[^I\| M-#324+@=]JB8 P> MXX;B/#'X.W?^54"0>X1@S:FFI 4EL]:J-
LM(V7Z8RFCBD2&8\93!S!UPH30= MESBE!'I$9* @5^['WS27%.CW('B1)F(>0!M=M1,C. $?&>CZA>K4YRAFOM^* M/*)E<8;6X&5K!5OHY1'RVA!X>^11&*TH4G9HU>I)PBK7N)?
J6J&IL$@EH)(, M21Y/(\#H_7Y+^GCH/4.+^++UB0^ =UZ(B*E4K=2LK-AFKJ7&.",$+E0F2 M3G)T^N#*Q'?R9@GYU($?I(#J.:@?HP[B.]_TTL7^PC^5'$X[?7)<;6(L[D:
MNBZ5X@&3&8A)N&FY+2)+SEL&SUC(#EI,=>1:8.CJE2%/4YP<(;$)913#)!F. MPTZ'0^H3UPCJK7)QVY@^FJ;Q:4R30;52YX/%21=A&ND=))/D M2/:JO!A/S0;2+^\K-/0#F(?F
N[00WT";!MASP;V;!S_O@/]7WK"GNCH'S"9 MTK5FI4_6AEEI'BBKP8#--]MUE+R/_!T4DQ3XW=;P&-78XX$]'M]S@_(E4"^J M;)GHS^IWEIE?
TG71=:UA582@1OH(QR9)@;AH1\CS.5=#Q55EY::':+- M%#7-"X'^8"KM$4+,:&6)2VM2D+-!V1;]N[QP-T7%?I!FP5%)EJ:QH^-"HRL. MK#-<.5:/IB <#*ML*9OJ]AEF*5-
\MS#NB*WF4D-8A0H#Q?))AA"NRH'Q4H<8 M UM'#0SAIJ.O5LF$ P)4.%2U;3=2'6VC7&@>T,T@8;N^OVDN\3^7+-F+<-$= MM[I=LOBP4L@[V7B=%;C,CW)03?4\91JTZ]-
L8QE:\W&]2XW#=K_.&Y!_R%V' M-E+1WLJ.1$N/G4G'V=YO N/!M]=J%5>6JH0U@BN;GKTN&CFI',5'Z=[MW9." M&._L7T^J\07R\,MM?=KN/%Q4%ZUI[]YYG$UT6,Z=RV!$C>_4N5*(
-H[*IGF M=K60WW'GOR^1/;^V<^)=8^KGRITZ,?.'!&5J]]_2NU1%Q6N-!S2(Z!)]7JW)RU'*W]=0M59D6G')-GT M>]HB1C_V&6.?\2FTT,. ?S4:2Q/BOE$BYFS%[9FVIN7("
((_MA63Q(7[EA_" M\UL CEV !+KS1XHR>EK?]:Q8]WL85'2G(%%QH4#8&>8'KF9A?Q9V/E^A]#IV M@#Z"%4(5 E4;X>CIVFL+R\??[!%0%,&D&X8M&E9A.'(:W"PK]69-5!$>JB=T
MDF-P@!WV.V._\Y^'XO\93'W*7W=4KMZ1IFL]HJQN:=2_CQLWH-2_)/LN3"_2 MY8SVRD]X0 /F OGIL4UTP1Z1,]P%[$DYM#JR:;GE&*U'S+YE0V4 ?"KXN =%
MLUJY+M7H$(7^>CAL&.-N5(M;T: T@"1#$4EACV<:2XP+]J*7]=O);T9_$.*$N29BMSOS\-Y57>F=DVG7$SJPCUWT-73&22VI/* M?;@;YMN"Q*G3),]O2\X]O?)X0N([-
:,_%A)EJROGNQE>)L 2$%&[>B^A' /_XGQ#.,+FDC69P^"^J>4L1ZE7*_)4 M$IK*HNL)1=2>G-ZZ>!@F27"'S\/X5A?/9G\2YG:#CJ&WW)BLPJ$R9RV&CEYX MZDD*[F)DJ31-&RJ"#4;
J<($ZL MQ'8*=E!@!\4W: @-SYU!&JP:MNH$HJ-+#S!$87JQ$0,J0/5!"ZVZ/I)]$#I"NJ[CC_OJ^;/#2FHTZUB$R8Y3]V/: M;_07T(B)"VC30I(GWZO!BR4"]EQ@S\6Q=)73" 1-
X:-1M>):\UPUIUM]WJ;(M6"! W8+Z"D<57%>/3-O& M5@OV8V_QC(=V"[[U*K5FI,;UDKH>6*?*7+14$2PY3X V_/W"=2#,?!0D(/J
M&":J3:TB/XI_V.N/&Y,UV"UPUF+D:*=_C*72(Y1BCZ1?_OBP2F,]P4!O8E)Q.IJDC7CW<&!JQ7^")]V+= QL3OW-48^-C&,[!ZZRK]_;SH/S34:[O5B M(\?V"+'JL-UJC-
HMBYB#,M.+!F[1:!H*N:ET2B4)'O<#_W[_PE5"_TW_PXTC M_[BZS)O(GS:KHX4P=7DBU=4+/3!SIO->A)#/Q'W:/I#V^K#B+M M>"%+T_*\<+^8>2!3,RP#83?.XTP+;)
(AWNNJ>PG>C_-#,3::<"G4DP9AG-\V M8$C@6I^GC&\XVBZ"K$_I6U&,=ZYJL@T,&:)R3?G79(1D0 M@.9CBZ88?EM%ZYFEON?2M[2\NR\05IJ7ZO(Z*@V*V: 4B H5U[UB:3XIT+B=
MVW7;3 >,V;@Y.!\M2N.+<+94,[>:"O.<1*VKH&X2\D #301G5+6*89/TN\ED MEV));I6.TM$5CAN31B?NNW9\1^1MQZ0?O:CW9T25E/,:+ WU#;G,C KMWK)! M350HJC;EL)
(DU#UH!M?YOI)F:4?WU-XVLH]>)_PSR#97Y%I;W'37DF5IQ M-AYGU @A.PXD)0DF*5"7'DCZD\G"WM,_1X7J4/6QQ M%2E;SI5FRS*9R52@4-J4W$IR/)NDTN\UHL;0O7Q7QS5?
#U^VGO$.3MFE>#4V]^-5UPL,U7"?0FJ!KWEN MA)T;^-[\FD7+P96"V7#D_WI"DQ2CZ!TY(X-HJ@<#O4"8V7&N[TW(5:DD*E1< MAHM.IMGW3!8,11Q!
<"U(//@A_UDD+I;LTJ53:998*:EA76;:L[4<(23"$U](M\GOZHU^%\V"C &SJ<=G/ ZRQ#8*+K:;PHS?.^;[3JELJ]N=?IR:EH M*8^'@WE@*M"8B2MST>1Q6YMB_./*7*=?
[:GA?]S*7._#OU=ERQQ'WK-RW9A[MM4FI+Y!-$<$?:C9T.BE0[T5;78HCX\4ER#$4F1N36C@LXZH%TM'TD?=ED=(T M>I-9Y=Z55R5"FBR)]#+?'VGC5 MJ*Y5*0NJG;"A<93>BM!<-
G,=:&_^*&6#41#/!EOPC-F0M3!_$UJ(\."5^9-?.*[1HESEJU>W5_-:T9PX+XIQ$-I5K^$]>A MCZMHHT4T5*_NM0,U 'I7M4/0 %Y\H#W>E!*;F]*:ZGE*9DVL!YY8MN5LV?;R
MO%UC1IT([OO1MN$SE\+?M@UIGY2JBUDI+YO\9.F$=9TJS8P??T/)OR_8X]47 MB9GJ)1;H)R??#-S:. M+_-"82AK?8E:N:.5T\@7M>Z9D]2\,VSVI#'1 MW+N_7U1(-Y_0<^
&0J%C__NY&V+[U8^_-Y?)U!.%L.<1>QZOQO-X4,QR]JK? MX<>$+I>7%:UNSIO!O2F>(6;/W#?ZRD!&02^N<]'6\68)G[<)Z84E"U-I59'G M:ED+R)#2F.9OU=7S-(V_N@?+'NFN]*
[-2%/!$$*N0/8"JGD;=O&S/?N07>@7 MC64];("JE6(\0.0Y;L+RQGF:-X==^=T7\+U2/>IZ^4J1F#;OX,KY*S2)
M/[ES]2=;;>_6@2@CW=>6;H_@"#TW6LRK7#4ZHDW\C4M_QQZVYCSAVJP:$"&H;@DR7!)86]']=<,@^S:*\#6[SADX54)+J#(ICRE5FJ?Y?4[M^OY,O2:'XY"I*'M!*3/R+35+MYWLM-
C4_2CF$(HCDY2P+R7X?<\)XI?#N4Z2 M"?CH&8!O6@![=3A'RDV9'CC&]_LO\RX[>_>9#(FUUSWI?_6FKL\M-UNU*,XQ MFG6CLUX0D4+'-=2A\,#)NY=QGWY^2S[U/?QE)^U^
+JR+?+1HBZ/X93MELVW M^<5*2+H<@BZAR\#:AC6[\-" M[Z1)=/4>R63,#+/R'-RO9D(EWWV?PF8?J;NCSL2=V^MZIR:%AU'LLD8F.CL M3_-
)GK[JRN\R5)5L5T.;!&GU+!K%'26DZN6U4/+1F9L#Q533E3>+L MOC*-SMK7P_M<6^+ @-1'*\<VA5K&+Z7[-VXJ<8TUH'$A]^/>J3RA,FXRD7V.R5(,R8KK^S40
MU$<==;E'AN5,CRX6"\I RM;6 UG(1>LV82A,7.R=2W+,$5O?WAC(<:'W:\;X M\6Y+_ACC]46[4-+5-&6%-6]:I3N,-2Y%".-03V&2 G/X)KEGX3QYT6[&WU/0 M"&P+&F&#"K?
1PVWTSE[;B3V<6PB_:91-';U94XFB9E&I&3WFU_U536DJ#!DW MTB/HX_:NP2(=]([_6I/+0&.I@M]2 *P*54/J2Y)$P6VPUN*6#/LIH@D (J@ M%;@D2Z6O(%+DK69Z<<;.-V@[-
R;7=ETT-(2U[H9#&YQ$BOW/L=PSW[^N4\NK M[VBT)SKZAZ179):TV3(U %8V' C\LN:0I@*--2I.W4D2))/DB/<,-@SK/W/* M7 &L]SED;@_5W]%Z[Z.HOA_D%;N0=D-?
U\W%P[_PGX=G:390 M/:37CK_MG#=[%%\?BE MZ\<)9;\|8*NH&@UZ^HOGQBP5N+-?%/D3!31-XBN>WH)[K\ M1TV,/62K_*-3S^X%%OKYW2J+'60,H!#P+#)]
((L]XDQ]CK5W419O;0JY@1YG MN]W:IR]?TF1GJS>_A :/]A<:D?B_!!7_Y3]?$>$5-9^,SD=:HJ_>>/P#6=38 MH%)&(S7-LT!5",#1"I-F.$7E54+1N!')T$-5H-.C'YN-. PAGQ,@[I#S0BPV
M2O6:)+42&;&6K;<:R42IEOV9B&FPF7"V7FO7*Z6IS;/P\HOW9F]L)CQN M4'[_9?I)(*Q&_JJH_O)!%AJ "(M=H+'[O 9\!X^3:&T"_Q#KN:9-)Z$?F".
M5N\0YT68F1+=Z)]FYCJC0NR,+E>:=.M#U0X2NRQ+'%!BM/#-(2T,B=>38Z M^9G/LZW ZM5:%-_/UJJ&8BC<[MMSBK DFJ4ZLSZK)27 MIX8U'-
_UJ0G?,11R#TV7=+VE^B&H$ZD^9;O,TI(X#3YU#P'N!FYYEIN3+-$S M%E5S9'!<'L"G[MG7M:UW-'Z=FQ&J4!NDZH%:D"%526%WJ&[DN]S27JG6]%[N MI
KU_H371(7:0X*V&*6,>6X%Y+HZSW;"0M&@X+Y2>T@PEUENW:0]D2@O"6'F M]25^L#304'IG66&Y'BBV'A'6I/90"ZAZ;I8R.[04MC(MO\,4 MS.DZ0D.YUT-
[/P05I*$06MUY.!2Q>4')$A M5D%3H?80MCJ>9OE5Y*D6Q;@ED):1JQ K0[((;I/A,&I)@#V%STWJFW9;5C-2>D"ER&JQZTC0HN:S]LS7D0E&7:&
MUET^/Q_Z(U+F.&K0GI7<.Z(3H0S.7>G"&2N9YBJA-%V9=EVO2\+]AOAZ1I<7(TN\]$:3L=QL%&.W-5 M%H0QR:7)A0SZ%9"22SKI0QC"H;MS'1DU1>@(LCS/RL%JV!D:T[OXLF!G
HVQ M7]!*\FHLF]6:1J;]J%G*&6CHS@1J"E]EI4XY)<\7:BE=R;" G331T)T)+-VR ML5QW>U.KT*GQ[?' 7Y5U.-<]G,4%=QPY)?-=8FKG)H+CK;N9"GSJ$V?%=Q:/
M!N=&JX/&IJW.?/#KX8?G.A6RS[:V&3(^M(UU\](:W#4?=OT$@??PUNW3R(TZ M]K&X#B[]DWGW.O29:?/L^2Y\YLAVHP=5[N%S7,KLU\9V1@UU?FNS;C7$%T:1
M.H0Z^;=ZZ_>M.KW/U?LM<7V_$\O?NP>?7#*T MB="7__W!_OCJ\M,_^>.N/_W>+>3V)<,7+WG. S_^SKO;9A/!>-M9HC/V $A4 MX="QGY <'>B)__QK^/6X?(P#C(,M#DZ8C?.G.'FK-
1V7NTJE,'T*PG;0(UOX0@/>674+; M!/P@CE30X]Z9CKXMJ/3KH%Q_+;7.-L;^S>=:;[R YU;R[4T1ASD7<^X+']%E M<.[9*=?OUNFKN*ISF&X!YV(Y?F>.]_$+>Q\^A?MW=T$7GLN9"
[VX"J?"HWA% ME,W9<9\E; L9=K6:@]S:FK:8SM+.+*.)9GPYM?-!%Q,=/0\>JVM!2,$O*D#U M@;^O#B@0>I'901G,B[E9 &8(MH2C[FDNR] ';*I[,"'U3)V@#+?
3B=/4+UM%TIK7B1DOYS-C@D%I!G$E&)([4N=#C.]KQ/>YV=O7JI1\ M M^M7EUG"/OBU@+8./H#D76-=38?]-;K:IY&F5E(\%R6Z3V(%#S#W4- M2HX?F$&(YK1/L#GEYBKO
4Z6>WF&&N55^!=+E/6(^B@FJ7<;M6+(8\@_4UDP MY+]3?_DZY+EA/YM?LHLB49X14XGAFJ,\V50VW9F3!/N>K7+!#I8X@?^A"*_Y MSD4^MLR.;9E=K1CRH_E-J'/\^RZMQZW
MFDK<1YIBDC0O8,\-E@_']>Q@^7!:S\]]\F'JBH,J/QDNK,*248=@L&Q;+I(/ M7'QA3++OM9D_._/^FL.O,TH?<^[M10U<293^@X<=:X1GJ1$>_32X&>?+ M]SAGI8T:]H"J/1Z70JDV;
[EWF9I4X$MJ)D\Y?G5IH$*X<9M[BLBH]<1JO>(/GZZYIJ2/L]::CWE M"6LXV.(,5'0?W1231VKSBB7#+4H&?$U\ FWHRY)!!96UD!J,5'G.3_NZ$>99 MH,62 2E%[TJ&2W&%
[(^=V[K4L?6% X)Q#L"Y>%;V"*BQ7. 860.!Q57JB[KN MB51F:* F0+%'A4D?47G!F+X>3.,@_Q-Y9/9@VIOK76NU$PK"\UXN$J59 /P+I9K=V5 M)G8U(.:M>7U1$FV-J8@(UBBCD(6P?
N_*]E)\()L[H(;G(K1":L*=3&@>T,T@ M8;N^?\"*3;']/%7J8N [TX\NY)+UNP1=2Z&*H@Z3VQ)?_$L,:PQJZ0TUS'O(/PU\!> MIA9KD0 3BTAQI33?#8*&TXV!#940GCV\!G+F[I"$.H*?$[-
OT%>P975K%]0X M=.7<'"XB0OMS<8D*[2)AN4=4]JU.&,V8'B%/ZUVFZ8712@=05,;5*LETDN>P M&P8+"QS-UI)Q!81;6/*-)-SS\XN>C_Q476LQ B 3=XC_-N%J8&$-
H;C\;7WF2J*N##"I7AS%U SFP(G M0"B#N]@""^"$^V)^-56J5>Z*5ENNKT;^9#9>K,5J4R&%3;%^YMV87PS.FP$G MKHQP.._IA\%9N*?N@Y[;RUC9E$NGN7Z[N91$!,ZXK#[#7&E
_D/7(!\2QH%: M =(0(J#:P3@!'Z@: .W>@\Z [YRQ[GXI5N>5:1E;?+:W0'Q;D*DFH:2="']4&A^\>AT_G8$)=J*:M#FT0!X;[<+\2 =0E_,T&8$/]DE7Z M,]P%;. ?U\#/@6'P) W%!W#G7:\-
H=T"< O60']'0K;XNTG8F10%N6[V>:)C MENXF.6@@Q/4-2>Z]IJ!80F)<1/.@AW5_;(,X_I!"Q;?%G=>=SKK66>I7]4Y M_2P:<]M\$H'RL0/EYKM]Y8?GCECILNQ8!NMJG])H-
[WLPN,YKN%'D_CF'^,< MIZV?D7_BJSAG=6!46+8ORG-VFJIDHFI53!D(Y]R/O]_-R[Q@1\6+\L+.3KPZ MMC1P[NE!?0Y8!IY&U]E7Q[3-#FBF7+)D<\5J/E\F6:HF*E1<$I!)DF0:.QZP

M,,"IZ->H$NW+-B\7[!7{AA,2=6LB;X6[EI$+ {B!E,L?_@&4S<%^9LUZ6YK MR3C9_!:6?,"&>;7_IEX6W%_3^N#V>;8\Z!J.O[-SGW[RC M=Z^IVZ]M>N8VV1O.9[:[B Q! X8F0$.X#Y/5?&& K@OVB=;48>N)SIZ"!AJ M /2W&TQI3-M;=(8CQVIWZB#OI!I5VX@4BD>.63{)X61S#$T_$"OSJI2*^@,<[_>'RCOP?VSY+FU`>97>U*U)T^_) M*XQDC.2SMKJO2@?Y#9)5/N HWC9D;^]M!W56=AA*BI';,9!\/5GD.3504?<4 M#?@^?"FV;6[0ML%NA\/5G]D,A2_L &WLN+9KK*"M@U#6> 39'HEC] *UQ5.9 M,E'PAT5#+Z0\=V0H5%SS[OVJ%1BH-P-4{(0X7$F9+P*5&S3#K"(,!'D]!?G5 MLC!OW]--!-18-2#3PC4}40]GB ,:F(@E 0=:(#BDWH -F6LS9++!+XH@=1_4! M-0%]V/0/GVTY570:+T.TL:*+!^ $P*@'5L$0T/53VCGHO[A0C&R,;NRB^2T/Y M-++[\X),#++V[N53OY5OC4KY;(2HQI\%FPER/R^*I",_, U,SG.)@B?,TALYP MR=C; <4##EH^';IK8;N!8.O,PV;@E*]ZRMFE,_Y&BAYP%]OX=U;&P-&@NRFY;- M2=C-W0\&$>3Q%!AM;UV9I_M83?*$369+5ZW<'U%ZS.P-C8(?=O\ZO&R8X#A>B07U-(Q!C@TAP Z^GVNA8YGZ\'A\(@^ZOY7&RG+(1U!-IPU-6X6A}>.T)7 M8:X#E!G4&1&;8=@,,PZY6[_>T/,-A'L)PCTRBELHZS=++G!3.BK13&=Y7I$!3 MH>E-]*G `E$#N2W.ODTP8Y_*P7PJOP TJS|>%@IX"TSP|374(+(C^P"N.:M;R?&D@H MQ/&UU+M=))?B7'FS$/2VEA0VS/Y IEVK ,/-*TY0T/EM044.[-&(DH2AE1WY M'F"3W;B8 OC7&-6V6<;K*S&_CNM)/M3L%M1<2==YLU,HK M.N^2?8CG=KW%"LU2HUMBVWEG"+4:SBDUZ23I'#$ M@FA8,%R;8,"1+$=-8OY.P1#2UMWPOKO6I956;A+6.E1^<&.&6S 8V1 M;1-/G5<{1)8CZH5)/B)R[9H410H=UY#EH)&%^X1B.?!M\3"W+ >.?!7U&SDP MM%KW5$2G*2N[&I#W-;4C&J58#L0-0AGR,,Z6MQ@$]PR]B27?:"H#YNRK7_*- M>LY!{3"7TI MCJ2W5!.:\;P({!8]TQIMH;17//O#; M.(HQLAZ=2L2C4ZG)YO89;5T\":HPG'@Y5.!H_-5%AXJ*:Q$_]O4|!BXE;IXL+R9!*(&Y1\/965VEUT2XY! NR?>*\Al,53AOU ER@W =<.8D\1'5=FG3+UIPKZ:-N3>;JLQC2WZBUW!22 ML2EU$T0&-]2WL.0;Y>RKOZ&^+C.|!Y#"_ 2$"I>K&F!SH>TGW##P480=;@2'M]HPD_YT8(O=& EOD-Q"5>H;;=$.A[5O;P<6!W M /$)V^%!6(@;65$++IT/@U4>Q'>'7GR3&6W[0AJVNYT9U6+/J0//IZ:K$98"A M,'%!2(I-$FDRF>9PBU(L:TXO:VXE?/X/9,VG_13?*6ONN1)9*V7*D=3V<\6P M)E8C(=]$LH:+90TL,GT@9JF7G"0QF?T/_TX5S*W)5KV\=C+;NGQL*-R]93 MZ'%/5_".B-TC7269=%0M9ZR\U*/<;*%.B+AI-5(8=[0)D2R1Y-CW,K6QT,!" MX^#%&VY<;)Q"(?N$T @6;M?+\;8F]WV71&D"L5 ,Y#0^)1*]J] A03^3J8F M/\[4QY[4F4SCDO?F7[JY>/@7_O/PUYH-5 ^)G?'V%8]";U]*W0(XG\/)T^? MR0X-H+IL#*VOCGN4?;=;9!B"A:IHIA:M8(9W<<0/XKL"%4D0-=1-I\% RQ(5K M5/1A9#]JHYFJ#6<*OYC"Y_L_#TB%3\R=>;WK_^_YMC\9V2G-M5WOUX/@?D:/ M<2QZ?E&Q##= ;N@'4UJ@_C:?ZH=]2M>$^D_G F_'F4_(F"")\2[#/E QMPVV,"+G#!5-UF7!&Z^V1D;+!*/BU_,;'IV}Y__@EZC4)A=4O#]A0)B)\ >OJ+ MY\8L%,BS7Q3Y$[5!FL*/VX4Q) (!GC\1DKU++;Z">Z_$=-C#UTC/RC4_NO3?Z M&4IB>$##8F\=&F_ENO_KQ=P=)XH0[2J#:A(C%'G&F/L?:NRB+MS8%M_%IMNMM-M?? KR)4UVMGKS2WC<;'^A$8G_2U#Q7_[S%1%>4?-))7BD)?KJC<<_D$6-CS.% M);41)S"T,N1Y36%(2C"B**4D48 7@=I:DCR/S8;<1A"/B? T+7UEX*P4;K7 M)*F5R(BU;+W52"9*M>P& [!OY%FV+)$E:)"AJ.ZW-+[+U6KM>*>7$C1!K=-^"__M5:G6:=2SV7]UT9**4U=ZDKP8=-5XEN=32C5<*5')UL,"JVQ7!42?SW*P\> M4,+MS/&\5QX+A06?*1WVX^-^_3"<1C-W0APJ2? \B9_O&)^,,#2-"#9$3E2-"Y- M*PRO,\IPI'&0PS65@\Q#ZJK^@G>03D>X'N&&4=LJSR=38=*9B$HQ0NKHZY%6 MK9C/4O5!&V6HW9<"1.V\O30,Z**V2, M9N+IL*M(<[/-B(V,2I9K!E3;=!Z>,Y'>G);Z78N:\!K?DD@P3S>5]\.[(Z5CH MN0LC-[7]M06XNV/Z*P?.4[@=V05#OYXQE";ZPR3X;E[FYH#"DGL#DU9IBA? M;$AU*YMJWS,U(;L;&DTTE-MY;]&;5E-$LR8!D;83,11[2@]2GMI;FUB3H\> MZ-6O€2E*#\],]\-#,IE!]U5'5,=NSI79IV%<)&Z-8-D>N'H 58L]%FJY0K?(.U0\E'X]H--T|_RZG\U)[6K =(+1OEK+$1JZLRQlF%FS=G?A M$]J4FTE&/G+& 9PKMSN!O)[J-8RI04\N=ZQN2IUQ0!I$ST-"=";C,4@+M**5; M:LKFZK7>S*MK$1JZ,X% &S;.:J?K\C0W(.B@,)G+;?A4?O>15GT\;*\=SC01#=U:KTR6]V5&E&=4#.$ MV3% ?6G@S.+VL'9OU"*S_5.H6N$]Z6J3O-F\@W.ER-VAHJ.HBTY.DXD4,2^+ MYFHLF).F&KHC RB1-.R\,M6(T*[.RY->K<]G133T00C$UNJCMKLY,*"F.ZLS M'_QZ^.&Y2$? *X58Q1)J/ME&M7JJBN[K+KI$2>)OW3Z-W!P0!ZK0_$RO>O9\ M%SYS9+O1PWGS\#F^>_BU4=PCN F_59BW9^H+C4P=PN,U#%YK9&=I[#ZW,H_K M\,2$^"9"_"ZB#Q/BNPCQNPA:3 DLFVZ+$%@VG0LA?A<=#C2GQ.4]<76+1#Z[Z M_5PN:3)?Z%)4,3"'WYWQ_LCZ\N/_V3/^{ZT^_=>&Q?.GSQDN>.PQ]_YUUO MT[4@&(/-#YVQ!T"B"H>. 83DZ$!/ _=?PR|%GV&VO\0E'XSM3]B^XD]AT0:S M * P@@TF;"+YT-L#(^&\D)!^O>(-H7;_W<_CU%=YG*1^"LQ%\S@*WWO)SYC*-M^ZC,73]5:2RUSHV? SV_)WY,4_#M.?GL3=EC[FC+B+VU,+AH?!SL5KI0K+J$D M^NO]V=M$]=H,EEUM#:.?===5]L7;,7C'K3+<;<%DGH94YO2KV5KUJ+-^^7(5E%8 MTHUU&,/!?_J;V<&W-/\!*.!8Y7\92HM<>/LG5_*##VCAR(/#]H2[#S,S9M0 MH*_(.#SU(D]=.,PWS*^,72ZJ$=.L.F;#T8;SISS3PP!HYO+L#6-+W2#ETWL+N MN7BX(@/UU5T+YE;.K6=LE;W)K>=NA3QF)G/0\V7'.W!:,Z G#-5T_.1JZ BT MT#,#$_B'.S-N G*7BZ_OO7KZ+M&/F>ZLF>X;K(/OD^ G/6Y?M^I)M7'KAU7-ML-M(=]6#C D_Z5# P_] 8P%U\C5=':M;6-TZ8^/@JFZO8AL]^]QW_CGU!; MW("V #&+'.5UI_VHDHD;!,=B #=B[&8 ?#^7HJ,L]#G5IQA-4=VE6K;+MDH5< M853N=II*G'),)1GN51H284EP)8;755V'?:ME\1? 5ZD%(3'W&K_B(WSSGCL5ZJE2WO7: M4,#51T_R\#WAEVT0TV4_IOO2W(\X}^B/&PV0D5]H:|Y$[M&" HG %8#>POL MGI48>*T-Q77]J>MR9NR&'^^6S7LJ"?2-40JG5O2Q@8- ='1=\R(L+U;119;#M M6?[.LGD\[M\[TS.%(A'TS%9'SLYFRQ:W6!*%2%1(?@!&>DW@O#013@H%I=R.ND$IAOX5.C/@%B3 <@;W$/LFL%%R ,X) MK,'X^\76NEKSG3'0!7G>ZZ^I@EM9<%P3U0M&>4D$=8V}@C#>;|X)<8-]RWZ\ M+V>.P7O#GBD7*$'N B8UMP8&PCM*9^+H@RLIU;/3Y4OL!E)RCBO4A4>+8]QVRD).KUBIP[S+&_-X:9"(D2F+' M$$&$)THNQC&T2=W(@9'I #TQ! [*4C,;-7!"1LW$CN/$S8PT^&$C8NUE5_[M^+-CU3%0IG9B%,:5L%+TM!.?27U/6++>OV3]]RQ >.IUWU8,PTY8$N9:S+5G M?_U^H&"Z\PV#5Z&@5A:J'NF:C(*FLV>$+J,N[<#[T<8.9 M]Z*9] [)N3Z\AA/NW4=OX;A#KBMC"P5Q[W5R+++1P<&WNN.+M:;0^;*!AY+Y9Y ML:ER$[H.UO'.+/0&1RUBRP9S/0ZPNP+++:,'Q&-P7#>[+,B>O-]C|'7#S M@A4T^'S6(59DP 9W6]]J#F-P'RU@_0R[UF3W;*C8X#BVP4%#8."IX=_&IQ%U MQ^VU>O*UGH_D.ZY:LT?HO2/PB'E0UAMT@;9.UF\$V4Y"%R$=*]3>DD07!7 ME>'R'<)<IFI>>?*WG(PF,JP-]3A(TY?$!;,M M48I>M04V0?SO4;"H 0@4[V%MW#,?VF:=;0 2JH.\9ZJS0NU2'#> [PIQ_[_FV/PG)E,,:. MKO?K01(^H\=X$ZY'Q4+1 *FA!U0KI8[@:W^I=J2N_"U]>.$G_6!G_GH4IHB M"9+X2;/ FWCV,R+D#A=.U67]&:VW,GA3TW7[9P_?O?+S\4O7-Y%<^.4!&XJY M!4!/?_'> MW2MFT,!0Z$&1;_[>=SD)BL4\X+,+G>4R")#UGL$6?J_A$)=^PN-2/Q?@HK_\[_/-OD>RNQFW<^F\XJ^3Z?N(W71-M5V^\|(%0:GR,*-IP.-32 "B &J459DC2BDIPA)))F&9X?L6F:(=(_-EMS&-+N MA+*^$(V-4KTF2:U$1QOEZZU&,E&J93<28#O? HFV1)$E3!$MMI[7Y1,9>,]ZGSC6IV/^:$TIT0J&C:"JXN MT2Z*+.E8K^2D5CN^-,'_G9"\4 AN##!^9Y='$%GW%Z_?CL M+I-)\&,W]*%NY2<38*D!'"%=_K'H 9T%,J.N88JDU;9? %E<515'"9JO)A,(&ZCD'^/9)*<4V6 M_MKR11RK5&OM6X,4DTXDF1>#^7(ML]CLS -P9X>&%#)S3]W7&Z,2VU1HA7HIDE55 M2.++M_$BFA*7!^95!NN5%<.3.HC(S0;OO&..QW%9 /M]8%8?#G@%'DN3KH:M> M=C#K:[U F@?3RE"EY1+EQT-WUB\Q0SV8Z84:L2IZX_XRE>X(O(B&[JR_6)WZ MGRKT?:ANP8>,XWL.8E5EN*?7;8\YMPY,Y.K=F:61&< MRHKH%0'/D76CUEN@D;L[Q0;E)3T#J9H,[K-CNN9[UF 6#]W9*614'F?-@-R M7[\\B6+-@3TS)V=*C8!;"$B(M6B\UT$X[CG6U%HR--H M7>@ON+;&+R(T=&?YA?*,H1BJTI$*O;+ <%_QRWW;1^W>?\CE(T-(MTVYW*C M)RA)-E,6E?3N\E.#?#MU5VCP55EVATC14.P1702/UR=-94)-K'PC9W']:GVQ M(CK]FAS!D=SKD=F:0*S6RP)I3<>"9\U;G1JA-N%(X? 7(>M8P5YFA3LN4(479 M>6?>*1<,,)+1E95 F^7CHSO:QJFNS+]?R(ZD\4DRV M4=&EIM=$'35VEN\XW0)##-6LU9;NALW`X.E<$C=MC H%R_9T_BEAXI.Y OK^_6.<'*R>6QP ?# M>66X2|=#=[? *PUK!6-VUY'*9M7/\.,LQ<[C&>5N<5^]YM5IC(DZ@NI,EW- M^&8/RFJ2W-T#3AU4.KURKV*9S:7"DFI6' >,VV:E+X>.S4BTZE(!6';.UE6U MV="7?N8? BQJ]84&QWABP7*42]WJR%=GWLN40\=&58KM]WPE+,*Q;7.2,>N[-?(V&=9DES7B)"%\[5#0N MFLXING.'O!\KHV-U+%.7"N.%/DE#R>Z-G&WYTV=#.V/76,]4ID$4[%!DJ\V: MR##-;>7$ET-+9-XO+,C6O:52^9+9]TL,-3CFS-B9DT)4{Q7.C-% M/!+.L@8;N;M>TEKL/#8:6>CDD{GNE\C2,G[H5 ;18[YKM=6YB}6RZURBS!4*8 MQ4_=E7#WBWZS,IR4AY))>FW>6.LL58M+J.T>\J7\-'=?S^J27*@NZ4+5FA6E M3#R%77$H"Z+LDNE%GJ@[=$2FYVI1.(Y(,K#V ?S:%\AN%"]H5-K]S >_'GYX MKL0A.VQK'B C0]M8,2\L$S4,W)=F2?S-"\-AUV[8=1D$WL/$'NR1C3'RL?IR MBOO)D^_=@3^S:9X]WX7/-EN]. />?B<0L[*7QLS.H+[]%OS=;N^OK"&U"'4 M9,/@M35TG&BBGP3[9+C^L4/LN0OH3W;'(/I/E7.F2IC%=SH\NS$\!R[$SI O6Q\Z5+L2[!28Q74Y#%^XG@\^7,Z0+EF/G M21?B-]D(F"ZGDF,T/E_,D"Y8CITK7=Y-' <5D.95[#>DRY8%SM# MHI#D3P$[D\^1,%B*G2E=&"S(SI NZ9\,EF/'H\LG<]9 &P-SLDU(?V(3CBK M+V=$<7_]W!_7CR_!D;YP??G=K?TD[\.?\P{D.LO/X=^)W;[V)V #O8,/S?I?@U^8\^L-S?)1]=V7*O MB;H?=_5@5^_M"KM4/L?1_7ISI/'\,4[GW/#C[]%.#MT_Z?:B?_\:XB)?W@_ M,/4-F@^6%U?$,B1Q;&WBP#)$AM+#=C54'A++D&,P!/U3.* [2<>A#1=/":6C' M]4+CG@&8+8[%L+/M'!)7!&W:WK)"=B/@"$ (M_Z0(Q->5_&G[HQ[.LQCWJKB4<_ 4L-^8P==#\;PZ.W?\AICD'S* KX<+)-5S MX/0^*_YOG0VVIN_U$'I*T5]P:1VO8&9X2NV[_4P VH*C)PGG@"\;N\;" - ^A MYHSMWS/G_K/?@6LR$;^V [<3PHQYX*L]:Y_]WY7??_Z=P"?!;^K*'_]. "[MVNW7OP,8!;AX!2Y>@=5& BU=@A>CF07#CYP N7H$Q@(M7'WKQBJ&68;GAH[^ MZQ^:.!L!H=,KK@HQIJXX&$JJ/+L/N0GN5(),)B]#H@Z'!>Q=\|N_\0[B3=GC M-/Y^:#R[08K;HC_?)/KU)B7^8R[AM)V\IVHHU3T1.F;0]/__1#A#TH[4!U= M]?3%CP/,%"^?UF8KD@TL4Z36BU8M[ZYZQH]$W,.]N?E#T5?[(X53:$)!F%-" M/V6HZ@P]*P!3X 2,>RD4O.LZ*,O+DW_<=0FOCN^RJZ"Z1!XRKB0:3>CL]W+ MG$4)PU#)CAMU^$X=:.94M?W__BC5\C\2(]>;JL%_?YC+X)<33G4WV [XD7#4 M*=S3!1M^/7O#)FRN'@8^6B!A">WSNYW6Z_,.!,E7(AKD M=DZ1I5&OE$Y%@55@1Q$4%&;(]Z-3RX44_0FQ$#[Z&$J^F8F7G4U*_'56\B4'1L#S@(Y^#1Q? 13,*0P9U0=Z0UVA)SQ(G7ZF MFP]G);1+M"MY+"V(!\BE+Y]DR7%P8[D5Y@\Y*CN5.PE1[B M@)YHPTV5DGKR2IO-,6N677R7],C(M?OQPDC+5AUD*F,W2@MTWT#2(_WC;R') M1[UYO3[YL;E//2_Q\>WF#=\I#U]"'10DBELW!SFM4 -A=%S+1"4R M-;M!/Z0E!]7Z7O9D)%<-+(-R8.?4KI MP1R TX:N,&WH+#& 0P9Q'M%I\X@P+"Z**7!BT?!YP@(2UG|$^ GLAZ0#>#|*KR!F?V-_F9&S9\ MG88S+BX[:2DN[4]!&U(\SOP_0DU9[,#EYV-\WF>QY$4,Q]^W\'-GTDZNX,O3,.9_500'T2^@&* MB-Q&-!XDE6-2[2I*$M/HRR&Q(D9IVN-KYI$#H9Z1'6[@TK7,F=6VAOHE&^N M(B4=IW*P!(_3.'.:T[CP$'Z#48G/V.G&5V L;%#<3.G_VFX,#[HZNZ9.V- M&\V&K;I4)GI*4#&"!3TXL1;*'$PNU6$C3C+GFFL.DB$O1DVHI:*P_Q>U5!S2 MCT/Z<4 W#NG"(\# ^G%(/XZ\P2'I.*0?PP*'],.0?@P+'-*/0_HQ*G!(/P[I MQZ# (? TXI^V0_IK($B8<7DN'(2/0!)Qs#ZF. ["QT'X."0*!^'C('P_QR$ MCX/POOR9E N]N(ZXPBOD)C:IXRK"81L@&U&:T9#KDM"C/6]:J1+KTK3W17@D M- UM:A6CW.0)H4A#H5H#PY[> (WI.6UZU"UP]4V\])!%'S--)AORC9FI8T."8 M>1PSCX&!8^9QS#S&!8Z9QS'S)]%,^V3CWI&L.BW-5[7]"K3;E97^]0X5OU.] MJ5P],P%3?B"M*O796FR7[9".D%*) MQ_IU2>78C[!VXA_^"77$_^\? M)$<<<@!9'#]_&C'!R'__U\.G1 ZHQGUYO:/2W<>GQ0YS/W35TK*:H[6%/33M, M(%]%(L54BMGZW#",+[NI3X-QYD1X[V/G<) <6#G\1+17&W.UEP_UY3D ME.@6QO<&7++))D(R\BG_#LG7$-@NM>N-A(:\/O(V3PU_U1Z/G_30Y#P@_U0 M7_L/!]#>/$)QO\FEMMB+9P#)%:KUHU:+JJF<,"$HKTVU_)0/9 MU?7,A H;=A-R"I7DJ=WKA^W&XL+]A\L9&+]>#KS49O O?7Y$C 0Q@BN'2C'<2OBL/,94X'M=]RJL5;*@DKPZ5A0@J)%"4HKPXV^6 MVE&./Z,58VEUB-02+,"^D'IRQ@(,ZP%GDDN!@? 6%7(N+ M8Y*P8Y, *>:W3T M:^#X\8-CQU8&^;$;Z(@H]X2&3C*:MQ5\T?5&>6XY4]TWRE8'W1\N4M_6$U^]! M,2\8:GJG\<2]F9*7LURPHE.Q>D"R/_XF.9P1]HVWK.<%Q(/?L; <38RY*B&'M MX#2),QA:7TBLN2AD?3=Z%%%(K>W>R?^[M"\3<=\7M#<$F(@C*(NJG M?S)!+:NPMNZR"C4G9GJK[MP%]YSSR[/E.;16\ITFO4Z7U(\&A5]..0-87)! MRW,=N$Y B.D>/IQ:?UW.HGY\7SKQ%D/A8IZ^O1(C/[^55-62\..FD:)UH6WFU M5=?X9C6 !0K H6A]-++&'!!Y/?&6(?]DJ40<9E I-#]3CHDK^?8E0GF0W4* MK4+RPG"ASY56OKHNV)BP2[G&Q,YC-A; 11:,9>1#*HLCR+A@K/7F(8,, 3]> M,62\4)9O.3*Y+5ZL">RP*)G+]-JEVM,_=^2\"RL6Y2K!L?,"9FM:U2AVMGA6 MQ#H0*V!M/IRF'K)4"H"%Y<+'-XX5F=A;()%E?WK>U]^!Q8?BN=IFPE/4("><R MO5F3:(L,)4[:?Y[W=19"7DSY4MNJ*H.0+;M8.|%V7TYI^DUNX5LL9I82!{7YRQ_(7<:0Z M+3* [^6%DU+&FE'FTMX>X@-(L@\RQQA(OMQ^_M63'+W&8G+$FN)W9;G1KNK<>U"[LILMDW9^FVTU]*PX(?MC;I8AR8'K \#%/-MXP\T_9]?(@@A_|<5 3& <>XZK3;>G7/!,/L, "%,2B/<+|J!L 2^F,FDR MDYWRM"0]? K+3'DA(^*\D*(5"1>G>%H&>M/__D>#R6L$N'RM#7%-';,MD3/L9#A2@Z'T\ZG&X.<%]9(?%N*1 [&Q5[- <$IQ/D)3P?.E;KZTE=MF=8#E; .WD5OCVZ4_V9N5/SHFUSREP3RZS3\'DA M&!K9*=NT.3"_3)85,BO>K%ID;5D,AD9V2E.LKJBB2Y7Z^!9<](=4D,Q6'YD MH]24UV] (N)?'A(EMMUA,$W)#E4_SD9&NQ6WUVJK.Z*WD9M2T"I.=6 ,;R.A. MC,U6?UP4+5P?:I26ZJ2I=&=T T9&=BHYJZQ#-=&T T9&=BHYJZQ#-'+,J3!@9'2G MICM=\'%[.L.C2F7=60(U!=V #XWN%&=E2E)!7@%*M;<+K,N/K60?KBFZ4X+# MK?-B:<7!O9XD.EIR6=]UX-#H3O'=#9\U1JND3N7[M59-2T'JPY/1W?*45=X M9: ,6EB+7V39OKF6RUL5C"2? C_1'$V>95B<&5]JL!5%2F$83$(J&P:6G(SO3 MR=B3+*FE+Y8-:K"S--4?P[=G({OOC_#4V'9VNK)V'+7!S?)=']8[$(X3:SNTE MV=<]DR,VO59V9G4HL^+#H1%*C5NCBENLD 8FZ+,AFK>79EV+9[JZS06N0Z**<8M=]B75#I_HX7^_7^G6Z'A1\CJ$*K134@MMI[J M;*IUHY0*AD;6E4RV/++;I1?LHN651V5+Y^[S*$WR3-$HQM"8RDK%3:?WA:M M'KNIN(6PCTF$6*5.3IZV6;RF*V,_FV>V$Q_WU&!L9!,.14++(+DN%,>;YBN"N M;@V')H.RQ(%-2'NKNLCBW)2M=2B13ZY6);<3#(TPX=0"6L(4F[2#\;YRQ70_ M6Y%*85FBR&QEBLK,.2I7T4OE62?5D:DLL? /)8R>,4*K/5W2X_*8:UG;6;# M&M>88&P$L3=|=\;H[L.3E7Z^4:[[_K"AA\^-0+9!35I(>EGUN%H5GS-+,96" MR@5^H@<$BNE!5]P;&Y)E&,+247X=?CA50"F@0,X4:K\6@&B;9*"NFP>S(&DH M4_=?$ON)DUDL0U.9_SD8)>%?3]R49&!.!)_LK3H,^Q^HO+KV83KI[U^"44OO. M%,S,&TE#LK8^\WP+/'-J6/Y!(3[\GH0&V2\1**EZT@>[\]^EY01QU%^V8@BN MME:>/7.O9PN:-@FYHUQ&OW\ZNOU[<-'^WZ)78]C7C[.W?]3V.MB!"78'_)\T:C M7?_J7:>06H--!Q'B ZTR$"\&^B!#43Q(=""$@!(*FV! "N=OB0(?,S^RK%,X1 M(1 RW1*C1.K>RI#X MNE5?]J7$ZID(U[^^VZ;?6_'U:U_?5=/L@SXX?_](Z\+Y*9R5Y^K2<7(B3% M=!7[W:L/? O/#4T:T#FK+C\|[16N[^0 ^@O:^+Y%?_)2TD)>/W8V&4Q/_^M1T34?3=U7UH^_1-'(H^?8XMGRL3>LKV_'0X@@&%)-8QPH%/(3GY,_M]HMBW MD_SDHGDBBN2F.U"A9A,_^S'QIF^ /T[UON8+QE-;(AKXA&(KPNEW:.AXZDR1 MXN^LW?YAA@[K?R:"^^P(PV[.1($5&Y:.B2A[%>;)WU+!4'8/D?I.^(\OO!&U M|\/F>%+,"A'!+N R IBOLY0T,Z*_B^R/FI?^GB? \IGYF8]4*.X]XR/L&/)! M*+O30-@5DYE96)[!7LN)E7E.^++#Q5?3?O[8;KYBD^QX B*,OL1BOE,Z' NZ(MT.^R%;^8TH$'$';^@PT1$;G?92Q>,;G#8LA7D[?P780.#<0KIG-8G!,9C#=K M,]ZZL82R/F^>?F]5"KKV],U5D^>*UW>3?N7W!/[?]#-S[>M[]Z+++%;_O#EGV M3ZN4W."2WZH'XY#ODZWM#ZS=K$=SBFN^/K=^Z M7W^+#2W[K)GM\E_QGWD- 1D'35MCQ3_O4/25*4Z?1+W<4YP1!,24D(#@QQ5+UC MF\ ?$@1&I#Y%C8;^PZ]=8?PX&0L=O%T)?Y<=S^YO-]C[<;\)DA%-XNYB1 MEEL\[>H;0^S6W69>X f5<\WV]'VSO=0'FW:&6;Q|_"?G)-QU6YZ)H2F#;M MH[]*LDY/A"?-,2O-X@>Z]9V\(4PY;GFN]<)}'#LVX<=^_9Q=<.NMD9Z'M/Z M>+7>$F0R;<$F6.2/WP3U0%#X Y$E_Z9G.!*84Q\$^>W'PVQX7@JLG(R4>Q0L-\>!67]KX3\=07_WN4^!*# M@-Q3-W/B?XW-LHM5IL?BHR?=L?4W(?GO?9'!QQG'Q(95((!RX;@[@)'""_!=''N%0<.EQ4/ M*:9[,#%MKCIHZ6(R:]9-EO6-V)>^%&W49]DBG;HRZ'$2Y1KHU[K4*.'G2] M)0 "9.@'FGRM3S=^[\/UMP (0AF%@=! !3Z^5*Z@O*5+%M189_5DQ'@#,/*- W!B&3)2*0\&^$"9\7Z+H!1-B'KV(%"_'6"4[* M*@55E9Y<>0Y3UO?0D-PZ%=_J-SOZ5AAWEYG.6*XXS&75!^'B9]/5+FEBB_&; M%#8+H51A&8@(E1^_4P_95!01$"'\;HCP!C A#/S=,R0TS4.271-<6M\VESDV M/_:2.>G"HMMOK#OBW,CL.*^2T9AJ:=L05'B8$_B/WT26>D@3F5>$%]V8>&<0 MI,Z6?'=4_IJK%J]-.CNQ5=$Y.YJR5]S0R,>;(WRS[%H.YJR5]SL0-Q>LR6 MC&YZ(SZ_#[*CJQ^(T>^"/|>&YU|T%P3Q>>R6C"Z'7^C7+5MD;,B)K0@VO1G MI63N)5B#TMBOZ=Y'4#^@^"^B|SN6_/5W$N+'TE=PH>'C+(EXBL,]|V-5 H3'1)HQ^2 6GG,=0%^XO7[W@V4&^>*4_S>)B*TK?X[.>FK|/U|+QN-:HEE]K0V:99 MJF@-OO/'R2W $@G3WNJ6XYS);]EDUYIMERI*5N/-U&26I295EX$+)'|\IAY(-M|+6L%@0CUY:W'K]- B&'2.SH^;RPW.WY;<_V)W8CMKS\#.7Z[<'_IRV]HC=E<-M>KM=*86=ONBF^ALCM_'GTI_?47I+X4L-%UQ6SI8(?;%-);=+MRE;A@_F!A.9 MWU+X8I?&'/&\|{<^P/;??/OX*T_\38<) M!R@%&'KU1/SXHE|+W1>NH8$7<2'MY-V>SDV0'CZ+&+#6TP^O1P37CZY-=9. ME$M5B2AKI>ZV)2A5,)'JV5C7T>KC|H'XUYZ&_35-!6W->T+FW/UY>H5L>_2 MF1*V3;O4TI9;XJ2B\|@;@3^0&4O&*2[*^F_>*KP)4^A"Z?|QEVX^/|F)^H=R M6FFWW9VDFGF.2/[@06V}]\<=(*?0M_J6G%YEHC/L]9L("WU#I^M"%;PIV#8_Z%F;X5I>.%POG?$E 2]6=4P%K$$\T$0V MPAO[C?U(43"40WX/2T8YY+=-7Y1#CG+(;Y_D*(<\SCGD_[U Y=?/->)?+0.? M;)LCW>^U1;;4&!;ES%:G:|J2?&^[,P@($W06S;TVAULOX8.6OE7^5G'&^,%W/ M;IC*;#@%K:+/TSL&+#?[XS>)2K^B[/R[S\)"R?*)[-'?(XGZH?*[^>-PN# MUH#?B6P2\'VDMYCU7>?/O6XO'!+/SU:?+0R3[:-789/\,K2W^7 1BV@W'V4NX^.5I2[EW+WKRGLI/X#D!@(5)5N&JJNC'5E6RF/ILX2'H!! MI(E.QA*N^8<_"+0DQ2!V))WH0EW1&F?SWDP^.,OFOE7(HD_]..?,.\X%0 M)G\\F#7.GI&OC3?(<\]Q U1+WWKAS8%)M"23ITU704LP@'TIBGV6I.4-B") M)7<5R5+-X"D#P?"4,RJE)TNJOA6V/8Q21[UTP='7,J7R.!8$+%(7[&115R"_M"JE_.\]@(S'&]S3BMV)TO^,&B'EOV!N[>R&(>^- \/R%^2T;W&C[3P?P-9L6J_M/%0JY-+0/:FV69'^8HYS##0KH*OZ=;OB*]]$=)6E9TLSL(%.PIH&MR(L*$"6 MI"=0)O^?9WJ+EBTK=C(<_M?;A*.96ARXA[8\)_;W)(/9_[_XRY]8D+IY[T$ M^IB/)Q\(:O!_VOMU*+U29W;%08NCRL-VL(D,'T 0U" M- VO$SV_,00PM%UFDMU&;]O5%^L)3O;F53N' 0S%>?+';QQ//9"9,.3O#ZX- MH3L6,1*C^(-BWRL6)=A]M M"=$;^!+GJ'^_4<_$COH(3^]/Z:WHU M_,F1/?>GF5&RUVCJ0W]@=5=2W6R/ M,_-G# 'P@\ZF!!Y_:E.]P@0'K/C9SX M-A(ZR;_C%@F2FG?=,D%BE07-%IW*T"[Q[&/LCJ <\13UDL=3? 9&??^E6D5_R)Y/<+ MRY;M^>?GA>MN#@/>]_A\/0!\?%.:60:@CA/.Y(QJU*Y.QSBA%/O8BMHHH1$K# M'GG9AU(/(W'4!0M@]7.VS%'M\TH\]9=A^K?0(-WKL_:LK+- L4O!X+N<1U&;)0#3(POP'H'.1BTEA_$,6.\M/40@8P!TUXH(+X3_V(S2WZ5RL,MZMD132396KTO8<5)>$WE?'7'-R'-ZC4 M4',;+390#()X7Y9XR!4P0/C. [=&A3LPW'QA8)+.$/_3OX_5!1OW+27R^3& M43 M21N8M#I?Z720'!4>'%HK,=*5^JKC=;GDMNO:PCZ]M6*Q7"0_K'[^P# M341-A\]+!@K=+A%->$0=(PO,,1:3WA_7ZF&-)*

[@N+$5,:&9G,RP!6ZZRPM; M$1O3=3OCO)1G*6.UV(A5O['L!IYV;*>]!2&%(VOHL^I(G#8@P/'MY$PWKYD#EEKPS3'38,<^_,XEA7C:-IKZ.EF:PU[^U7€\)DM!Z-+E!2_Y.WHE(2K'YH+?[2[fY.SHFQ5$%NZ>$P3MLI?1M M?9,0K\=S%U#;G^]J^Q,_74 2@?H!?6,_H/CM A((U+SF^YK7Q'`,D#R@KC;? MV-7F8KL0^'?_XPJBH?S^7UE,__U$? SY.I>#I/_G$M9;AK^#GF0+|\@"K*RR M^:,_2S*YQIU/2I9AV\,H83#$Y>,,X\+7OV3 M4HZ^ZO1/!'">@-YOY;C\"<%SK026P.!|_P->?/@WY*?C+,+ !IB\{2P=Y=?A MA_]^ I%? V;E@#DE#V%]>^VNJ;13Y.,0!ZS5]T~WIWNU?N&>;!{!{\OXJ[.ID M9@%K^-0"*B\2_\W_%9GL;M?4\MR3 M<BJ\28Q*$V{63XED 0OT!B&IZ9I7,%2A)(1!',"Z? K#G^%#P++LQ>"$7[B MA\RW_^C';T:VED$8R9HF&$D"[.J"924.8.0$MY0%L"8"PZDD3OX\BN;)@L\) MZ:=?2SJPS,OP\EY .9&4$VF5#$6P(:K.GC$W"5_U5,@_?7&28KJ*?5@;]1CO MV\?]>HJ2$"38-4IHPMY\]<-N=!!!_SQ0\&3 R[*EE!A<_89P^,=5,P90TP0 S MWB_D24.9NK_Y7SM\9H<@OO\P M@N,_GCWWBC%$T-*>'BTL_">=OA"3G821@U#R(UW^5TC,;!@ _D>_E3|H4K^) M'?W@H ' D8?O9.!B1SD33F7M52D+MC;Y!$ .M_;QPZ>$$!A Q_0N.2/P_M@%,PF_]^1H1GU'Q$^2,MX4=O'/!"B.9341$<)5@H&?+10MTfR8Q06>$#(J M2<9D&L^^/*.^!Q^GA) M SY*1"V*ZTFRW83..:9,W7,#XE*,Q_^~WZ"94/'M<9S$<2R5GU;XAWRKV6O5*P6FSQ9Z??!O@VWV>ZUBGNF5B_76L+<'F"!H@E-FB-M(P9<3TU@UK6E"J&SY/1D=/E:_((S+%)FUU0VQ6Y7'14<'(/|.1HTG>V0V(MWEQ7AJE2?3$B%7[> ,:^*K(@@EV)2WW9U3BE: B>P6FJ-=W@J.M+LS!FIN_&' MNH=7A&I)F5K),AP9F>>.QOGB:&'6]5*E-EN5M\E*58 C(_-,$XM*A6):6:[F MS]A%+I-:C*0.3T??[MEJ;3YCY3K6&I%]W2QFBJEVA\]$1^;D9F%A-+(KMJ;U MZ[,VY>W3;Y_(GAE9V5&5]"(CLD(+6S);)5N5.@TV"W@4@4# M1SO0"@]>2T:%EF=:,,37*V95NCG;<4B'4R9:MP*/5\]%O/@#4R-GKD&YQ;%.7Z.M=H:4'@]^E25G.8H==)W]3RM63.1S6[YI_^'HZ:Q+S56)O)*ZZFM#!!;YJD-M28&GGN&ICD?SF=YZE&V3)3&]0ZFM:6:.]/H_*H/-MEG6&_TJ998U.6Z,.*I#;7=*46D,_'0R-/#6]%GK5;'OC8BU\4O'$DM=9#1D> M/\-7QC39=K!MM8!YY$"M3F>FOE&"H>3SH3+=]=?C_&+-$4519OA6;]>RP Z< MX4;*E<\8J2GLH39UB; M*%-;;9@G/5;I=;JNW34KA0,/GUP= SK&VH"ZYM%+L5-I\A+7]&R(N=]0|PZ)}3<(:M=4V9,)+--2LUH2ZE:?#4,TSH#36GA3+&K;H^'+;+G72];:U-2NCG/ M:KX*EGJ&5-),XNGE'FA J5ZI3X-M1AL?.7SJ#&&KRJUL8=.M&KM5F\GA.-]I"}K/I\X0UA;=E6A*XZ&N#8PIH;62 MY15 PM09PK*KD=LE)L*6]8;,M#[.9DI='@P]0UAN0C:-=K^EZMA:A6LK1R|S64]MZ IYZ MAET*XKR@84!7PX;,K>*,Y;B,V 'SE!+7H@CO6MFTZPGYG-VS6_K6A=0ZXQP MZS.[(35KU2)+]*0Y69XV!M4,PZ?/$+8OE7&9Z-8!.G=Z5659P,BQ'PR-*$[S MSD)>K;"!? M#[?9U#"GLJVIM//'Y|!D>F+FFZ6;$RO+?/",E)/2MT\>.H9PE.7 M&\E?STH"5O,.F4%VH%*K3C TLJO4=3RW*&0 ?2ZL+;+GDE,IO?3AT,BR"<&0 M+/>JU3I,6RRE:JUQ!4,//4,#Y1++;3R;W15R;,N=]I-6VZBUL0X<&IE M22W MAW995=F2DEF855'E)JE@:&0"0G+:F4A:=L8-IYF%6B74Q0!JSF?'TS+;J'?P*A&2UBZ9+J8(8.AD;G6-T2^,,,R M%:XF;Z6MN*$R\H"!0R- -!D45!'GI99.Z=U%>V 7)@N@/8.AAV5]P"$>&EC0 M0;-WSD#O@Q2Z-YZZ@Z+^@ZBCT+4/;SWZ_$/W]OORP+(_\5=;3)[X-DZ>;X%G M3@W+/UA_A]^3T.2!*W2>^6 3WG1:G7CWCT,%4B[GOO<*_)UH2/\Z&C$T_O M7X;8?V9>+4R&"/%UA'BUGA,BQ!<1 1=^$]]V8$240"}Q7X3 ?V80'>) !VI-MGTN)#]ZN?%-M_;I5TS_37Y:%^8:*&/~% RL(?OA_/|(__G0#Z)_9RY*=?BWQ M8/\2\:7]B$3V?OPN6ONBQ>Y,"7_HSVQ%233 T)F38$U9D1/_^Q_Q]I-$-"0* M2!3>(PK?6)G]LT7EI2K? 2#KB)QWTA|8,5P@I&?WW5=D@_E0VK?XN[7MB'"X%|SG^_Y>-^9K&,,R>O;?GA<&9):.!?S4E,,6N1L)8*[.AD MJ@E8U6NMN9KB_/KLDR3>6_*R2O4WN!#3[WI?>*#N#XZO)_X? =5,ZIW)?-T|\ MMQP$ 1DD!CBSM:F%U@-[6* M/8-7>TA8@N6E9$Y}#$"N:K09/5U0^$[@% MB'?8#0%E_#A*>]R< DC8K[LS\#%A-R;++HW:616,6Q(:,[Z*]2T>EN*A@++#3 MY[15W9"CX%V:3AL;_@YD T""A&0KLN8F#,MQ% >9 ,CDOU=;Y\/, ''^-2K04 M\|ZOHT@7+3L?'"0]D.??NO=B/K$P"HYPTJU08U7"_AFZS!P@C]^9^AH=|\Y_ M7[=0Q!$;M!&O4:C68@F*?686M. MT)R@=+X#L,.VK2PT;^%4S+6RCY,> 3W59;<5LNE.N(5/ASUC)/AXTX=55X%;.ME.X0EU>+[DSXD;?HJF7_LOZA3Y/]3=? 3V9W5$%AA,RV/RMMU.Y?I0-F';2;O M,HENWGG$]EKM!.OXH9C.14)CR"I$UC$R%>/@5&(72\/:*DK/M22]Y9N*IE.9DPL^P.LL[XC+.=;B9+-EDV!UGVH7=C(S%ZH%6 MA9.7S\|M%TH1NW2!0B0'_Z1-!Q=JZO$LKI;F>7R_'DI=+9*7S]&LX3M^; M@PHZ}!?2A1,/6F!K943AC95#S|KI /J:$KK&%/'S_Y-U=@\X06U]QRO4HA_ M@7E&ZR,A^7?;7U5W>4FVU:I2I<"T0=Z3YI"&4Y![$X5M#!*)\|!> MF';"MR'KRT O@ITQ+7>FV E;$8R$$K1B300*$W)FW8(S*R9@&BL;.P91@,M& M $M WITPEZ%E]H#0.ZUI"TIY%P@Y&\CX&2PEUHWT4%_D"3V/BVT1)^?TG,J*7" MML+@S"<>,K T,/*>(,_)30OZYQ[>5^7T;N-!CC1[9/O'0[6_"JL?FOY'PS\X M^H&DGSG|).9Z6NJ,^&2ZUVK%G=6D/H\'@Z./VCE\&1Q8\[_MN$A>]6K+]M(1SR"<\V\)"0-6=I@1^C,80E3"IVE*!8C++RM"7,*4Z "-!38P#92'=@0]R0 MSM*:MFU8!-'=PE0TESV(\VMQV&;77RDEICSAMEHJ.RN1&3_K[CP>E)M%/H0K M\R'$])(UT3<0VI#=:,L4IP^-!;5J<^H(SQ'N3">1& MN&8CX>;=",&]V*0H. (K\I,Q&0@DOAB!/PBUX$N*X#W&TI>XL)M&;";;2@[)_M>A'^C-J09NQ:/;WAAEA-6C2TLCHME!A@4P7%6\G4Y8,/2%Q0/8T;0HW[2&PH M*%/%MH%BX0[;@SZ10(Z%>!M1,7&QT?L.T7[4.>_E QEYMWH_P:+:M #O]WV JP4)\S05]MWM M_=(KGW%<6&77$5;0Y\MYJG.R7]1W T[*18M3XHNA=R"/P6!Q=WK7A^& MCA>SP1O*AIVKZ=T"$P;JKXT&=6YL,!!#8+N-M"$J.X@8A9KC(%<3DO:X*SCOE'9M1U@5-5L3.:*_JVfVC[%SCX'2#]NKGRDS M>H?-E524L<40/YE&(!&G?O8WH-0IXC1WO& ME_N2(%A<:3*TYE2VZPI>@!S0K_20)>[.M92]":8*W@0UK<,>)@RXL\B[|"GG MA&7+BIT,|__"EYN$8QF.G/@"OSGWC;E@*#?MRO7[}>7U<@><1.*?!=N1FO*M.4I@R9ZV@'ULI? $<4~=]F^B-^7,94PS5GUH9A6%58-NF4.66BVE=\"00J,17 M1_L$4-FYXX;4T5<3CO PO#]:662HHT!=0@?2<;SHGBTB]AT(@O??8RC&OM*VU-M)BMR0MR>;'!P7]; (7?:U[K)O!J!X6L8(E6.BZ@'$R /:,_Q(K<%B"P#_D8 MO#A"QAD]3OFC@L;0Z0';*KIVW:LO3$OK\$0Z#%=F<1S=DOLVCQO"G?AMRC7A MSF6UP;_"G;;VJKL=;X:SM53;+T[F0\:N!K@# Z?$0RH5S9.(O*!\Q+\0NY*5!6 MSVT&Z-^[*Y^]%\AJ1GD]MR,&L;/A7O#>4^]9Z=,VN,",WM>\?$@LA2WLB.,$ M?7# V@P'-L=YM; (M,@'C;1?$! R0O^N+;_RGO7.;11%NVPJ0:=@%QV%.0\E MNS5J7N#\PL?VI?KM&5>82-><]rGTWVV"EM#6@U?0IDX3WJC-AF;H'.A4M<'M%8A)'M;$ WANK-&B[K\4-.C]D6X)SD+CB"9+EFKK3*8*TUHST$N>2C[@]&V7L?D# MI0MJ3E^O6R%K#'DEXF&.O0YYOTXI"UL4O@RPL _!&9"5!WW,2+?M@DH.(J> MV/U9;]GAB;!,N2FCB"! {(E7.EV'"M)8'?IV!XMC2#%V>0RP:Y;*[.M+GN'2% _W3>3VWN#J6XRT\C1,^; ZP$\Z,-DF.S+62P^,#L'XGCSPX7RA.D _MX'2T5C"JX(+\,4CNO]4#\]=R7U/;&X$OKE9Z.V2L5L2TW3&3@=Q3/WX3Y$.6 M>(_SY3'"%<2UCD&NIWK23#'DA&L=1F^1\]P4Y7Y !=6/.ES?600H-Q]'.T#@))C M>&G=T$<;,K7""TG>GLZK) ,.!=XU>:#PBP71XJK$O>#0NK2B=F<8BMQ9=V#6 M:K$|ZP.P)ZV=2HVH\SI7R^HEKN5VK2$%#-I)6(Z^P75].Y.XI$'Z_8%_HO] M6!\0^%2JDBUDIR1141[0]PG4I?29:# !WI.FK[QU#VST!K99(A^RN\PV;:AFY/*OWY=*(#;"7# MWE?1'"%4EQBYI!\^7)4*=DG\X%,*2Z2->INCAO2HW&5=.H4'^ %[D;ZG==Y-M.:"@$G;;"\(>^I/I&0Y"\';>N_V=03HJ:^6L2;G; M9X?=I%+/IY9Z6?-Y,]@:G*8?Z'0T?(?<3LCMA,0]#FZG#XM[:5VJ<2Q=$O2A M7RFI[6G:FLH=*.Y4*.]ORI:\=:?3DX#;TE86FK-/F5)6GK:$6XA4 S& MJ]*5GAB,1X<|P,\E{-JV;0BF"XQ$]B#4KJ\]YQS$Y1LB)0045Z5E?0I0}U2H[WI>TFNE&EEJ6VA&K';K*@O*Z$*B MVW-5W90/*7KM'RI785=16Q&,A.*X@@L^]$U%1@ZE>%O5,8%#E.CY;=?V@VY_M72"W,""V9P"P2"V+SK"XD;&>5"_S?]6C"I(/DU2@*67>T3PFOOP?1Z%'?]?8 MR? SG7K>_`O)4&EX*6AR<-->@/J3HT$91UV0J[(+4ASWZ3XZE+R$,,CG<'L] M?\V*Y35,/\+>7N\U*T46,2J>DM;9+SQ8& M4-[I,#6WN3I>:)-6 M.0C[DS9I8(? X_@YWJ]FEA>/>EB+7L\JI?$75,,,#9PE.9Q_(,Y=845K- M=:,?D1M@1?^SXEA.;+'_\2B.ZG.?P4@-MN?I@#Y1XC]85T3/<985>C]4.!!"8^DP\!+-15>PJO6\OE184W\$A]+3(]RML M=[\/-U\Q 7$(RF9!@(G+]!47^{LYVX .!G?6"'V![O35064QTP2CNIEI,S!)D M=GR1WP+:'/!_[*,(=A7'M37)563X!\:4GWYP,K(-]M:2HY<7),.#)&,WTDPP M5:4KN H[G2K2N89:!&4SS5)ZMF"%2Q,3?? J9%'Q9Y6"6({]>,W13U@5#3P?97NC[_N MWG.>J4L(;D)4P#=-&***K9$##DB ?R#TD(L4$]^.W*7&&=\;A6U.>,NJ$3,.1 M9-<$E]:WS66.S8^]9$[Z)CP_ \\NA97D@J@7=6+3JRT4L;jN#CM*AN$MZCT MEX2W$/S$,"\)H<_5HP_)T_W:DLUW!)+4+O.I""5FHKGQP9|:"974#',+NNK M.,,C)N5D2LXP$'U@SZ,T1["BWU% f*:|=:.^[@@KX_&)*X)U!{KDT1)@B6QY MHJ'$$6'_>>$,@Zj?:??RA|-&YQS$Y!B8$|IZ$XOXR,JU3!F<98$!IZ$XOXR,JU3!F<398!1E1PADEB#JBZ XI,,:HC M&+K@-P8"!N3F-Z!S2(<|'.V)1=X2C'SU{C<7NDMCH0&JAW0T/,73MOT[EI MF MDY(U9VD(6[C)RG\_-D-#,Y7D3(',_^N|4\0^@(*RMC[\"_XY/$LR%,&&L##;.MO_!XS1,^^P *V/!?G){+-!^9./|_U_^]TVQ\!-BE9 MAF7 .ERE/;"GA>('%5)2G:BJ GA2EX]2_+\(6MLZQB6# M4!KVDTS_3^+D9TC("!^_=O@L0.?CAU:(5;]LQ0#HM%;@ MTY\|-V IUUK^(O"?4/=? @%_W"TOA/^GTA9CLF>5!GIP=0F)F0U3_1[^5/RM8 M\&<@P "NC?"Q?CC?.4<_?Q"(?:0D ->N'QER++I\"N$!Q] MO$R1)^GB%(/)9)/X1+- "TI:X&DQ/4V+DI+"1>E'2)W/6<8I5XB6(3|=5[O2 M:K)L-Y%CFOE6M_Y0J#3S/T_G6S9T';=)/$6D]|],*_]!L|=E>O\4U&;Y0Z;.% M?*O9;I4K!0;\?*PTP>,J3+W?9[YP+ <&40B|$OY4XSBQQ.K7$<6X),+D^VV"; M_=XG@FYDA@?V/1:'&W."|I MR*OK,7;\VCH4V_/**UZ=F$,]#=1-\"1A"5[AV[R:0+{"G>$]1K$>;.7\H =1 M9]#6B' %X>FIF4"<0PUGCS#!, _O\K\(H0'2P#*.!!'\;#\-ID^UV43K6*B MU6:[3!(V=RIXG*./<<5YMNG^P#245/]Y--,0.64 !OYH!:8!E+@"6F]#/Q M+WAC!>(A@?TW"VI'P6_X?_^=?R$D%AH"_AK%-6+X)-"?'$X&-H0GV%C[AY+7Z0Z(9<")0JAC'L8!V%=A4IW. PPX3 M^)GH@$\UU/LM28ISGY0RTP|"CA.A0+^$-SX:4VG8" \QN%O-6"TO891"L"?X=S%T-O_O"@A*^YH950S03:++#N?I?" MCX^_"4[P,T SPC"=X!)P#'XG.1/'MP(7OV4 ,?'),#%73!A0+ ^6Y%K!IH1[M\C-1'(NW_,-]*,@]AA)0^G&'SCSQX7'JIN4G9,U6)!<2>SI5;"EK:PURW/ 0XY-'-T9T)?5V4M; M^S,1&X'=]WT@9OOLY!7UF SM>GVU$0Y+/ZPNDZ-D+F MYM5I1J/6:7>M$R0GM:G"\OQS"=G^52:Q?>Z-\|V"QBN-0VGYU3,O+#4?,'H M*BJ8P=&G@86'75.P;7Y4:]&UY83O<|-6MC38B'))ZJD.?A'1%&?(=,&&:F;(ML>'#$^'3(1]#+AA;MI[H0?/P*"F06@|',D1W?I_,0D*T+4$&J&4+D,,/[/R0 M,!03 NQ#0#F@Y0,6/4=G"\P,| ((F>V#C'A+B7@F KX!?,,D)T&;L0G;K'_*T M!JU=;7&R+&!Q"Q"NP#Y$=:,@PZ\"R SJ C06&_),:>; \H9 "E[X!O2G/4#P M6RHP3T$Q %G 3APA+74S#TK@&T#1C4<[Y P%4 >!YY] <,I"8BH-L2AHQ9VP, 0EIKO-RG2[M$MX>=0!?4>2@[XI-OXS\D2)U>(_9($+/X-U*3=:&;8HMP ,2 !UNBWR8 M+11N%>05X-]9@)M5$$C\:W\0E!BE PC0K1-0SYR>= <\$DP3O%^"+W 3ON49 M.:0H\C ^O ML16% /G[>)X[VB9\<\(%ZlO^O+B_]QO*[^D:IU.|_ "V+I3I<'"L!!/H<8_2 M<6#'-WUB'6<6D%^$VR0 *A+RW:A%E$$#)[ML63MX.CO!P8"K]YSSU[#'"%TC3'PRKB]M9/,"SX-R5!--ECM+7!GLC 82-VE.E M3&8]!195B?5.UXK,N*^_X^$P_*LLI2=NG0!13CDG^0;K M7)&U1Q;.SVNT6"Z8VBN|2JE9J58R3/-?H+)YUML;AM[?MV\)\]'J@B MSB/6A$A\,+>/[PN>"L^>4&%U$C,|'&>BHI@)Q=_68-Z/JL/C;N^MFR]&3LY1 M6E,64&,!M8\C,R?[%EGFN>9*7_4$;B:*8\K!.]_O?0+3A>0\3CA6[G4P[5@ M'S7)!W#K07N$MG|P'$-=#QS6*P|8V,Z)(@K5GX6@*PGEL/2 S03'\1;+D,M M-3AHWK/?MC.#Q#;7!>1+!.'4P7-DS[*$)@>M=VS_I6;FOQW2LE[X3O@2N[B!@-M,R_X(&_/IA:([W4.G#VAH.4S5(Q'6A3/!9N"\4J-6A@I9@)-<+K()00Y0"M94?6H!D7"'"XPDUTMT+D#+=<_&"!#0P560&Z0P+E'6HVDJT '2L!-B(PU|:" MX1WIZ4#CXW'#GMM_FND J0C6&4+,U NT([A\[\FJ KUZL32LK0)AP52FX)7@ M9#8=:,&*JX%E+VY(4!9[!I^\Z(*L#G2$?I> M!)@MXAF"#;8&;-0\8!EK;R9\BP8'CB'+#IM4=17)),-,#;PF!]-O1,W^A&I MBE9W6^OGRA97ZF)SNCC9ZC9]J6/W TCU?!?Q@2IF+W-[\W,)=S/Z_ 81R=3P(.MWR'/-N2ZPT+:*\&V'D>,/71UH9\%8)<8N\/E0+[PWV:P.F^.E&C,.6)H[H MU>]-S7BVD/BG;AQ6?)+OD$'Y#BC?X7;R'8!(]HW^\)A_U4&P_.PO?A8^?CCQ M8MA6ZX+$#!_WL2Q"LRO=O)T:,QP"%Y M]JO<.E"E#SY?IL<=O\:T?@932&+9, $<_V]B7Q8AN"R9^%??6@)&I%/8OQ\' M+(*HY=Y#;IU\(5$X]OI04[4. :S$P@+'>6"X @4Q"(D*HN4%'O>ED^*-1 ;3MWE*1 G7(,/9&N!>N^6CN*.9,.'+"7EFPPQ% R"1PQ 9O M?MB;^7 #GYHMSOX5':IS*:IE'W1U" S[X;/1"J##?WPT>)@&]!@=E*>,% R ML?*@ ->&&[FCHTW9@B#U4N%5P;(S€"TY 4,$OZM%.,+_^1(! 4!<_W2'P.2Q1 MN3=%P,+EHV7HSF!()- PAJ&+&=TI:B@;'Z"/CXNF3J(L2J/N" M;"U#J';@'04L3S"I)R&RA&R!:4"//+17 F,2C#6!W#El;@6FJF&$7@TA 6TI M.S"]E)NOL\8C(]_'8AZ$S+P,U$'D3NV4!YW(H7T4V M"K+,49#V\;>9Y8,7+3T1'-^'!6N00Z'QY 3AN7TP+4B:4,/)@KG*B@M%U=P/ MBLX11J]MF*EB:$]86G(>NP+^,S[MI8>]"$=P45$LVC/0(3KZ%AJ1#T]XI?.U M2 ;PGH!V\\$^QJJ/9+C. [#M,I;K)R?7_N>9"OQE.9& (B\TA8/G/)?5*?=.MI5PM0RL%"].P2KYCDS/.1'>)U9TAV)U%XG5D:>Q.B;?X2!]2I!:1^7WZ.%A%RTQ4/0 &./EPY8@{(# M@^;'Y]7K>8!YQ[Q,Q50%]3'_PU<$ YQ)[[^8RK1(77H,'3_Y %0H97MF82G MIWI<4/P<'O\[_330"?YYP5MSY/':W.,O>['G#V)_6DX)#G?",XD M,VR?$F8U2=^A)7\Z'<(.=9?8]_3 V'F5/ _A6@O'$;>.ULO7_GS?S^#_ "W<@ MZ_L@Q_8L*7(IL">[!I3%OI<4_LIO^\T?)CUG7Z=%-;KE0:@AB2$.Q&*^V\ MZT@\ 9'OA'Q=L"VJ"7!;KNR56.B/3R?%F'+],6;%P+ E& YT:E/5CH- ;4+GN M UVY9%DRU/;.$[IN.HO2-& ,,,:TD+-IX?:#&>QU(^&A/PR/A)?"")L,& N: M$\3M)R[1M:L]/N7'L#V.6QZM\1^E0I#JK69C_+6F$OVRIDIWU@.J$8'B'^ ME@M &4]!.#M6]^7$DQSVV^_3@!5IJJ,&"A51 4N4/?!02-,@1TW8 $O+7@([M$CRP\|A&?E=NXL/+,"A,_2,7OUYI%%N#$]4LZN,KKE2*3-4%|NHEEM#^R] M.=+[IX]-HV>]&[]-\|X;!- YN+>F,@+!X0R//U_(!K\!;3;O8)04=EZQTYDQKT;#SG-_F82"Z(T#%CP]"Z$F39G@Z# MLUP(HE)@6Q"R.I^@G%YG[$E_NF.7V1PKOC#-9=OSW(EN]RK-.8=,#+R]@Z7%YU2 M8;K&M&Y3'V5!("\^U$G+N7IF MAA.84AXWZU-A7MQP^D]&)[JKNSFZGMUJNN8(5BZ=EW2[!4=&)MK%D]6QO:]L MSDNIOK%URRQ=[8"1D8E6I@Z;4I=EE!T*6X;@#>CV3=46]331LY;D4DRY9>V%D9G>'39T;FANML82BTV'R* M=L>+=2$LJ.G!D9/&!9E.R&M2GA+[P36E92CIV>.N"D9"%]!3L,B7F/5(G=%N; M-U. <75'AR,CBL653++'!PH=#=?- BW7JV:S T9&%]!9.*4*WYIDL'Q5GF'V M,&>WRSY/19H@=&MW_;7^>UPU]2'9:!2.SST?.*4'>5NO)GIXW-VPK MNTG/>IC*XUCTH?OXL9T:D[JN+SQ? &N0G>:JQ#H9&UC2I+,8L1V$IUAL83-K8 M"=2<_I*,1Y^:QC>V6E7F#4[SRZVXP-#)7;NEETKO)ML7UYM5ZD\TV M2R,($$3TJQU53@TPGRBT2K;J95HL*5D=|;)=W)9 M-1L\- <>]?;E4MV=-+1*-;Y3JK#%$(AD;8;XM5G ;>"*6Y%K<;R%B#KT\;ZP=#(%FQ?:DS7RA;;CB?^JN%DW0W;# TN@7R M3G#)7GXKZJ^]9,- O+U5NAT>/R,#6J;75;*9Z03KS0="><3(0A#$-MN"_$%)^-M:NQEJ6F%JZ4YM5DT#6$!,_(UO5H60QJBEX>D\=NLF13ZQ7<+T(%$XCLEMIS!XHV MRI8Y(NN7U=JN.O*J/ASZ,+=X3"0P+$4"[J S,I"9S$ORI+$X]ETFB;P*4G0 MD3ES\KBY6F151E^)JV3?+>&S2>OL*>QB72W5161HR;IC"PPHT)..WL*;ZW> M=) IUG&,2BV$]+A? VJXE_]PI/&D*X\FF7TIC]U6R44QZBM&8GSV%V22Y6;C% M;5_O<<,N.IJ[4W>/W<*ZW5^:,54QK\UY-2J_&TI[U%6XS9T_AO.IVYZWB9,BN M>&"]DI/&2N*'H:G(ZG'"S#3U1@ZK]0U_LYU(2X5G.T1Q6:KJHC45(-=MB: MUG>=W$3GF4MI*EYN M8(-/W.V,QA'UMA)6=1[_4'/%Y)XJ3135Y[M=B.M#BK9@LIJZZ&@$R=69R0R M<&AD^:2:RH_ZMI)C%RLWVUB6Y_,L'@R-+'^^6LR3)7DB8%XNW\(PMU<;T\PY MC2$WZJ93A=;.9*G.R"PMRC.FGSFK,2Q+)C.I"%1;KXU!LY>2OU-^ZS&P),# M6?;K22F6 L,5SM,VAK[9T]W4R91?R6'[%;0TGL+T@R6J@"$26+S8VL7M M9FU.Z#;6]5K=YH8%J%$EV\\VRJGF<+*:I\.;CB;$8OUDV=UAH+&]S51<9,< M:B5-#6%2M;-5!HR,G)HT4V=) $^;T:M>N6E 1B>RIAPMC7YI6BFRK(XTL M<'KG5R8<&?F\[*R:$\]9\=RPN&)9;"4]\Z$/1D;85.Y@/1<8> -VV/2S.MNJ M$#C0&>@S=)K1MN7JO9&F) -5Q25HC-!LN*0HGG"5]0^LWLL6>?U83 M6N? T6:J340>F2_HH50H$=>GJK3=-NSWV@L=&-S;7Z\)OS1E6:UN%=N+!82>A%.([FR94VIC-M6G=H84HVI'-IC?INLQ9'6\TGD!OH(?+9RVIV?=182;*1H/R[8BN.FU/-VQ3FT@9EI0. MVC#73[LPD#\.15$(:<+N,IC:U/,E>]P\%>KM;V%U*/+';P+//&#I:/EHA *Q MS5WZ#!AXZ]80@H%+P\!SP7\&"Y+D+;R@_V&07/@8OX;Q@5#^^\+FC+"/QK[L M^^XNJ:^4]20GE?*

Q5GX%%VR@@[)EHHPDZC0+ZPC)_Z%I/N=T@U/\->DN]@J MU69+?+3$2K*4Z[?\=MD=0.G._OB-/Z3I]'S_&PGX30LX4NB_6]9?5^A?TN'/ M"/>G:!S[\%-D N\!'O7R[;B.)XBY[:
<\RAC3"!B$0=0O;V/4-?;!=*4>GQ^+0!.[Z0/W[CV -&H#C/%;F! MOTM3CA&L!(V>B<_+<[UQ^B$FO9?092P/O$M%-PG!\,N9SDK%!%4L*P6=WI3:
ML)%:]L=O@HC&/E!L$^$%TI6O"CH^+5B:-20-=Y7*E.NEL&5-:T^2KABT4B1^ M_,X^9+#75.#K#Y7F81,JL#DAL"86>S(G+!%,/^@DYOQ*(%MR<1\3UR
MH:/8$6)\Q/B(\1'C(\:_854'!4V1)P@%39$CZ 5'T%.'P<$MU'IT%WS)U3: MU*?Y#;;KL+6Y]?^S]V5=B@++NN_W5[CJW'/OWNN6M1D$H?<^O18JSK/B],)"
M0$4F91#UU]],U)JT]ZJ[M4#-?JBNPA3(C(@OAHR,\+UQ8ZD&_/2*]D][DQ)5 MS1*J+/2[L]IVP5:S_48 E_3A9^J1(=%Y6!1ICO/.% *86)RU[:97$T&?C&:" M-
DUSK07=&A>G$$;HAY\,A3 $8<@580A*P4!,BBSIZU9T9]M=G3';CE,HFA:_ M,3D97\W;@MQK@96"NZNI1Q;_2+M=_^[J%X,3+^0%'P/" T-!280U@A>.YIX_ M-
G%_03JT#1N;V&3,H/CP^9'2SD%(^1<9W0/QA#4G@1ED>D(C MS10-:E1=B-XUA33*,RLG-H+1E"?J*M]4?:4W++1$' MSPJE'\I)%ONY/0N]U
MUR2.VX67]F3NC\J(N^/#W7'(0H^WLKU4.OJ8(@5;=]:F0/0FY8V'-\;I,@=5 M*OOPDZ8OF(Y^?Y)WKXB#+/TK!Y^SA5R:0:8RXUULB2VWH[H0C)/C]7@*T0;& M7(%3S"ILP==
(HNPU 3R=I",EYGK*/8\^]$1:)KBW7!]@9[/(QX;E<(C@=Y MRMB6)5AIM2H^D(29[EY5V%*W!!8 M8/@^J$$S)-IE_3N+ZR919._'(12)(8I<*AFCG9MT16_8KV.%?LT*%M5Q7U):
M$"OHAY\LRNA".'$#.(&2-!#O(DLY]CKN;$$!4^J,W%022_,=+JVMD_:6GK0" MJ-3V08%T^B,+^)HS,7 B?$#7]B0C(1V6$-(@X8)5>G,$!(5=SYQ?\1962 K MBNW#Y8\$,_7)R&.4XT/A
I(UGZ\ '(,)69S3YR)(?Q5 1?)QKUR9RH3H[?OQR:SCRJ=XL?EPJ M4J 8I6&S-\?3>B.8%@A]V.^9[0"B!/WP,T4=;^PBA$ (<:,(\1W9)3&!A<_2 M/9ARN6^W.BL14[LL66"J@_4T'<)"V%R-
H=(HXP,A_(]K@(DSA:!\==^ATMN M.QTL2WOKB9<=2H03NA1A5S::>*3(\X=@HHNWO &"W;"DH4Z\\/G?6(CG]M'O MYN<8^>G!2&9]+^Q[^Z=?(S^BC?@7\2_B7\2_=\J_5VT_7.'6*
[AGV;?4788" MB3WN?H'>&0ISH!/LUW^N)4)U='\,<*\'NF)ZA!0Q/F)\Q/B(\1'C(U/GM@J) MAQ7"NXXJN;ZS0?&#N&X_G&\?]=;W1.G?3FD7.@?^/RHPJ'?UEF M;R*N6VSZFEH=!^-
B>V4,V:+>83%S:K6ELF*W1)P*4SI3Z<=4FD5GNZXGC'B^ M3"N$]'AP,4J:@?\@)N924GWRSU+D%A>ZF(?\&S&L8"C#L^W+>'(HH]:V,^6*$D3 M:8:GI&9-
;^"5_%RN#GJ9T11*=Y@HF2(?J=1'EOH5;IA^:TVK^PNLQ6+K]-SG M]6,5)HPI^IT\HE^;#+1!5\G6L:5EK/0:%Y2QS#45LY(GP[:R70M93-)J6+X4
M=#I)"9@_=%C,BGQ,X1<,9$0M1O>Z'7'N4C4(/N(!'Y<*@+1LK5?9YAL+W<_3 MJ6(EF1T&Y0""!/WP\X(MQ:*6$X0/-X@/<0J?Q!D4/@N<*(5\U_9T'=-^!<76'A>P.
<2\5OU$Y56FRXZ@J3A '3GSI=!YM-(:S0#S]) M##6%1[!RR[2IXA/[+'DL[#/=FI8.6:)=3#3STU9HKEITOG01&$??IZH^XR2 M91"6()_H9F#E;,&B+(:S7A#D*H)6$0.F;^B+#9X=^,B-
?TW$CKJRQTTFV5N K?YL)1)S959#''W"\@JVD[A(^8BI4%SK-$,>IWBQ^7*R"O-X6O(S >UC6 MX,;3IM?+KNH<1 D8Y<$O>%)(41\Q 8AQ'>%?&(""Y\%;%J+UJ:!-1E#+V35
MB4]S9;7E3B$LL,#/>L1.["JA7!V$#,CWB"-(G"W\TB^8=7I=J0S!*[6[LQEK MRV,]-!;"@U%4^C&%?7HPZE\>?/C/P["Z;P)JR+$1Y+/STMQW/6VRV5W2+/!@
M[P=)'\=Y8(QGSU_=F9K(VB9XITU"-509X'?"LQ-J2"DU(>T(E=#VE$HXJ]QJ MJUU(R+'-A >^+QU<2L!I8,A8YQX]);@/[@98^T2TZ=TMP*MYX+*2 M^-_1-U:@OB 6B_'$_VK;
K<$$GN($)8Z:""0W!EU/WG)=$B (Y+P Z'U7M?XB8'8Z)/:I7GO- MI8M9L*UV_-F:WZA&=K1DB=IP"K@T;J(:JT7K-S8]3YR5-D)A,&.K?,?.4G/N MX:=EG[!WHNZ='A^J%?
>"F6H:5[TRPD5)(6Z["L8L1/%-[;&&Y+D?"<\WBRF M17Q'E*[]BJW9#+79+-7<5C?;J>[:R*R#N3Q]O^Y%U5"Z=DWRX"N_.NC>!4_) M&+:L[TVHL9A9I>H4HV<"/;LU>X7V6EX%;<
E*EC?!;BC!U;]$A;M'UHA[ZP(MN+H'+ 7P*FE.8B49?HBKKP@V \L!#19SOR)R0E)-K$AT=W$/Q3PB^2X.T2U M?1?)Y#A\(6K_CC\|GJB?;@0FO:
[*WLOXJ4IT.'";@R\LG?/,.R_H3GI.8<7VS\0WYF97]M1)--/ MJ?1'&0F*MCIQ?QO<^FZBE[;%7PU)!!XQ&A(@! M(=)/&(4($0-"(&2*"QU(A$B!H2@GVB$3'$@!$*FN- !(5,L"$$_I9%$Q($0
M")GB0@?DS<6"$,B;BPDA$#+%A0XTLIGB0 CFB6(0(6) "(1,<:'#Q^6($"&^ M#9EPA$QG),1OGK;\=&_T^V;-_,:L+XG!9T\!D%68S!&W-?C89[R+1?C,7[N+ M1;@M:9!M U[\GP?
BX8^9@OU0(?WU@C!?6(_QFX<$.\4WM@T%?!B>*/G/O\:(M^.1'D32<-EXW5TLPF>QLKM8A&^1AIC-^'L+5,=@RI_% M7N([913EB(<$7Y5I?^$^D7]KVC^?$D+F_7TZ]B]5(A
'W*=WCSC@WI4 ?SCD MAQC@(@R 8Y=N"/_79L#K\[F("R["!>Q3^K(EJO^6">JJE\A*CK,!+_66!Y#G M$SFW?X&XN^YKQS\OHLXB+,#]MWP."R)<"<;%A^H[1^:*J0YK8U[+)E9\R+
[S M7JZ8[-6PR BB^[V!?%[2G-W*]&#-$L0 ?^:S7#$'[.H<)1_(6WO5%>C;R9YGEY%;\>7HW[5NUSEU,ZO'_6=A:V XOUO^LS<07!NGB(VG<< M)7HSR?-T#/OFPS^1]/AA?[M)\
[,XG&S47!J;ZSRQ%*8"G>]1RY;-BZTR= M@MY6M3]36]*B6BDNN879X9/F)EAVM& S7P0B%78E)1XQ[")-2>]#\#^N#'D3 MD_RL'BR"B6^ B5^UNWC5;Q"F$,OVU())Q$7;@"2"Z18G
$''?*6@K$=%85.P M^VZ.FP_Q>@L @T (8W ('!'Y=@O>*.H3>) +\P"1HFW6&6]"3 .E374DMB MLHF5I@ !V(>?^"-+'COT?M >0+("5_7A&':51A)L4)29:%[;25%=TE
MO]&Y=4,CLF9)AKH\[^*/6(LC13ZWT1[KTZ4O[V* 1+EWW/K_[/X(O,2VF] MP&[8?$77R,VBIDLIK25Q4.8I(/,X$OB_"IE?H:XO>]5IUV^VZ6H 3:2M85D).PQ
M>.&PA>C9=BBBWB>+4=Y%A.G&<5B77R9P1+TNUP? SQ*;L2WE@+M6NCY7!X$R MPOJMV:(F!RO"F<=Z_R13;MACAC1Y(8O79T0EWYJ;^!3VE :X^\A@U,7LK7M$
MI5]D+D8M?9''77^1KAOUNOP&*L%%P0F4TH.$XR*;$C%0G(2[A9]/EH9Z7;9+=" M?J2/,-/K:FNQR*KD!IK]X<[*8YJ^7*;$/>+,+S+KHY:GB-?EERGZ4:\+LOMC MD,H?-1-
$+AR_.!,0];H@)1S-%DESU:FODMNVQF\|HX$K?:KJ$= O"+=(/@G5 M7X7$IW>^$,7YPUDD R%-L?&VHT6'J^E*[(MYQ4?+!2XC.5E-:O'TZ98'W(U?AC
[\1WYZ$PD/O5B5_1=6TDX_7Q9L003DM, MASL/J8MN/=R\T(>AU*B%X^Q"O]\GB'I>-ROT9SV'P4^Z6=(7"J9NXH1>6YDM M4BE/@7BCTXB%//]"71/3HMM?LTH=TYK+&MG*BI9
0W6] M.U5!L^A4!;+1D8T>_'^*.Y/RU-F4AXW:9X(^K91[=N3[CH 4AS&_8E'AB:1 M:OZK*'_4['ZA(Q>1S^MFQ?BBIRG&V;56XI*+M)X-)F;0* P+R5(H[^@TQ1EV M+:
(6B@L=MXA\7G>>]S)C4.QRQBE2T4;K8B" >Z4[^-0D#A& M:?N([^^"_O?+][&LV(WX'MDYR,Y!?'_C!<)CE*:,^/XNZ!^/8N,QRD"^4KZ/ M>PXLN&?9M]0+-F&[<8:-
H#SAF5NK1"M9E^A-;B?("UVPQ\V]/= M)5])U9EM@ZO.9J.IB&/?T'LL:M&YUVR#,QYC19 1,\@XZ_%7O%X5LI/AIH&I M9L5JXX0CK)(A.-
//RE451/869Q]Q"A7=O+5LM3,>P$4@$#,0N.C!7;J4;-7%;'G+$U-_.1P8D[Q-MD*T M@"=W:0)!Q8TE^)WQ^"Z"BBN"BO,<^\6VI7)&9+T5ML1)JE(K5;J-81AO.'10 M.]$[X'IR([^S7=K-
H]UQN:&[JZY\JC;1_952_GW4/%E*N389:(.NDJUC2\M8 MZ34N*&.96'<]&]/TS.@NN3[O9R=5LJ5D@VP&6%=8-"\TF,"&U"I)8?^3U M)9$;-J1N !4D^_
S?:P=4:U/9'PCX_N&4>2CG0V[8QK6JK#H\AO!:MG3[!9C M=M8TW-D@'PGFG*I &FN\0.;TW];2O$,>/RZ\&6L>OR.= M>/GH_3PS&QIF,U P:=":<_(JW?>E2D4\U/L!:MVI)?
D4(E+ZI+S)\=N@G,W*LSUE0"[$Y6TIV5R^4>K/,J%I) MM_0I\"W"!?(HK@@8/MJ!D)?-4F.H#*:\N4SY=6%=7<_S+2C_ M^[YF*1*=K?B&LQ612\7W';Z(?*HW"P 7/5=ACGF)]B7,Q"IB-
5?,8O5D@PV# M">A=JXA<=K[OX$7D4[U+F#C/KHPK)--6JEQT]/[,[0F2@A=2N9U5P821 M1XS]*+$AW);YER1@EM3Z0$\/I4;077+0&X\&A3Z%T5+O"9!PBG)/YWY*T L2^P[V(\
M<3]6<;_08=B.+^N2XXC)G-[M]MEUA2)(\778H :9^H?7Y M'?G^MO7!UXVU("5= FMH0;E0S:2W@@S7A\!^L3Y>HJ,NO'#[.$%BCPDXHW#5 M8$GVYRN/@#?=A0J^M%*-
S6,X0',3:@@W@ 4GCFTFO)F: "\&)N4!!IXDY!!C M$@8 &<"M^Z\XZL)VO)#K$]('@ ^AO<#ZQYF L"P"!!9\!_<"0_O;EO@[F 2 M3[$1Z.X,3",1P!^1B^0[E9($N
'Y+@!JV56M+S/=KQ1*UI!<5YMHJL*Y==L* M/X6_%:7A#RIC-;-)M/*)O5">\,V?2Q3ZIBKZY-C]4DU:(\YC.CBRZ9CU;AE.GCX:=DGS+3?OO!1>@H ::!" M0L@CL80"WC9A.PD3O&]B
5XXH?@JO"_RT)"WQ^MD3@5"]=],P[+\OXF_(*]3?05$<%,0K MCP/'=G-Y>??_]?KE7]RH&P;MO/CX#.]FM5,A4[-#R)TGZ9JW2XR5%W8$TG]=^+5[W YCM;2E-;)5RNV]]9VO87W
M7SM<"SVMYXNV&RKH'XYJ2-!R@'=_<]^0,)Z]^$'@3Z%J!7_N)Y;"G]+4A4CU M3H.3+X3YCY28.1 *_JO;R+[S+'8W@;\#!@0B;^QN&^S>=W\)& $[^WV2R$)D ML3SWV>V0?
KZB^H>\&BYM$BSCR]ONE_;EXEN:'"WU[D, %?(_X(C$_P,R!+_Y MSW=$>$?-%V_\F9;PTB]N?R"+%$*1*).DFDHQ*9%)$[*82E&8R*845:0F))EF MTBF)4>B'W4)
(!U]S,.BE!&>03O+)2IE2IJW&JMF.1BETTM_AR)?%FH=S+I%?%@5-L@9%XZOU0OY5/9EW5G O] M5%^K**U<,E7F1/+XID56T(M\FU7JRH4T[1A)O1\) +K8KU:9-E]) M>R7-
GLE;MP+OR;P?F>KT^^I"IRQ=&U66>+UGN147CL3Q]T,-Q>RS&-;)\%HK M+[&;45U5>RTX]&A.G+#VZ04[[PE^>M:VNX-DS]ZTQ)2(O1]969CUVJ2G4GQC ML'&*>:_7S8Z+!RLY?
&*N/J MFJS,&GIZ"Z=T/'N[K6^MBM63>*!3!%,6LF:JRXG4\>Q59]69)=?" %NZ0)>D MFAUY+K>_C\:*?&IFCWGI+Z^] 01[]7;0=4/P,BC=;)8;FPTR6Q7[\C++.4;
M:RK+PGL>K1.OS=LB;7-M@K5.[M^V8?-HI\=DUMVT2;4?J MQ^O4P(84[8]]4VBH@>-79;S3S$WAT+?K)(Y53TD:Q8^M9AR\,%WU_/"Y8R7#DKDCLEJKB4<8768C;'*GU\ MN!V7-
GP.R,H)4=TLQ(Q/I.0&D "Q.L.Y.1T8TY.B.J0W355B"AS6Z592';,M MM0MZZY2HCE:ZF#*(-"UTQ++&&HZ2K,C<*5%E%UFNM)"%RLJ0'TY.BNC5Q
M8ZEILXK0,%KC;!E7>X['G1+5TE2W2XV.OP5F*,/F1BK5+^6FIT15*/.I3%,, M*'Z#MU8J*Q*2U#HIJHR[6N47@[H@]%N%ZM@LCX?]5.N4J/*U02\C>E-!+S@3
MMB'U6MM4FSLIJC4%, F.%6F^46ATZHJ_L88=[J2HLNUU2FH.55Q0>YQ;FQ93 M8G!N;K=;& =,S@EJ@U?(ZNEH>WIE5YU8H@YN=U8MDZ) M:J\]7!5[SGR-5>:3'#
[I&,JX&)P25;M8;Z1;LUH*V]0P20L:O6G!."FJBMKM MNKJ6;?/FB-WX,\MPDL7I25'-6*,B9[I=&5L&QC*EI9OZ:'!25!E,'%>KJI*ZU>M3W2::8Z-WA)QWO9D_JW3K3<%E9D>[PT=RBJ
MIFTJ>/VD4*>7TK3;;WLYO<&T:M0$,&_6"4X)M>4K2H1&X*@)M=R6U[9O&I, M3PHUE>%KF0RUQ07"F#"\72^L<"PX*=3+-4<:2KM?$ORB2A1K1KW#Y,.['D%J
M:I3LL7[%VP"@M/!IFE,W]6UP2JKKBMEA"YN<@F559>F:2X8!_NLIJ6;;,W]3 MSE08OJ..*FMF6;]?G)Z2ZDU];Q3:-$C/6*\)*&BPG?3PIP:;R3'*9\STB=!!4^) MP:BKEZI\H4*VH98)
(S^:5!I#?ISP_"&NMX1\39K%FO36HA^QV0:"<'4+5FY M-J;)C,,D2:7GMN'SC\G$9#IBL2DLA[K&C!:=YK(ZFRA3,7V\^*S=Q[UQ9:W] M?
6MM!;5V8Z%6.9$Y'DF1=ML8>1B'59H<[[E,JN8 YU MP6R:]?QD%98-.QHJ3[VE74V#2'9(;ELC1/G[3*W;W?P3O5FBH5UDJLK@N:L M9X95J&#)3K O?OYN:"N?6V8&DS2?
K7MT#Q?;EK68[BLCO^,^ONP7&N32T=6) MF6&=KN^RV',!U;=CLY5VL;[$=5Y8VJ.Y3G*SZF3P7#[Q[=A5ER[9@*,-75UD M-M*&6BW]&GJ;8U7FW+?$ K4 M@L"\6=F3-
V%.XM'0"4]*_7HOL62O7+=R"J#^M(*]B<X26TZY+&& MWM^X4S'/6]OG_*EW<*%4%#5-9A5LF2KE\]BXH>13K4,&Q3NM*A@=?9B:DUBV M/2.KG,^9/3TX[*"^ T%?QZ9\&4OQ-
),&IE!!:29[X'5/Z4!V6^KQYA@3DO:, MTC2^GAL#=8&?4()*6RBU#2J]P%1JTFSAJ=QDBG-PZ-$+E#]>-= M" M>=:=]P=R>-=C@&D/J6U?776!;UFGI)Z^ZOMI?#?V"&',RLH6[3%PG-
7!@LQB M?6DPW(\]@AAJG ET(7<&.RYCM6:\!O"&FU[AO)>K#BX-"CI4T[2VM89NBIGM2T))K%A-U=CYV\0.+TQF!B"-)*L-?\?$9)F2D< M>L2U#H[7DME"
<<4O4VF7GA=GE7DJ''I$L/5LQLP6RSDG-#@L371M)K=LAT./ M"3:69UTJI>,,UMB.2FG@.C6&:KA:QP3KE\6DQ,\W,[W@\TM/+I13+7DW]HA@
MU7'/["A\F=3[T]3<4*9&R0.V.WY"*?!FGE.]=6:E5ZHBGA?L[(CGIG#HT=(6 MLWK:3^5MCJ<'.!GXFC2UJ18<>K1>BFQDS75^MA Z62U-
%)B9NH8(#6D1'O&$A>DV=S/!*7A*D6JQ9V)[T-RHMKPZK -F\."JD#7MGF!X0E6$$[[M&^+R^+]K(WQN)AIG0SXX4PJ MG]LZ)CW(CC3OH;BY9#%YJ.*F*^45 FM6:IS "-=$+)U-
E<+/2EDFIO)7HVLG8 MH-EOX%G2EQAL:=)5/J\ >\+D3OD&QK':_3*2!>$ @=&'EEE6<:O3-*&*&)+ MUV#59&-J36@X\M@H&\Q2J>*B+(X)3# 5:EZ#2ZT[6>=2EN
MRB5SVZ0&79,C';#LE[S^I--;8Y7AH)0CBH,)9D&'XPCVM/3$,I>E1H_OZ^YX M(;2WW:$+_8VC]YS@N;K4Y.BD4.BU_6*]EE/=(AQY'+U8E=AN5TAGL((SW,S3 MRZK*R7#D$>W-
8JLHXL#EP#;;51+?$FG?8@,P\ICV^:90RJ4GV%K?5)JFK"VZ M5JG<@D./:#_6B7J?3_EUO3#(^VQ:%UN-$7S^,>T=JVEL6G)*$OJ.C5<(AE)7 M@$U/.074O('KP!4-] ;@U44[.=
A&7E&&I8DSTS1;7-%49;XA^:&ZD_T"FJ:Z<38DEW91;5EW1J?(L&[[$07*
MPE2PUI1K\69RUE!9/R,DT].3KH8F#DVUJ@MYG0#+52PWYUE."8<>4'[[K,;FDWKK1=,A,2DC2H]FPT,J,E-K.U3BBE]?FI:1K
MKUQ!$J6LL)HW!AB^2^P^(IA$,:K0#O@%W\FS>%>9E\D*T#_ (C^B E&NC.M] M;3743;N2W33F;;V7"[V2HZ6U9<;&5"#7O%27F1Z_%O'Q.G0UCM;+=_!V45I/
M2KQ:$<9>7U6J"VBQG%! M#SS!_6ND\'422-;E"9"E: X./3H!;"FJ=B=ZG8J MF'Z^C0O6MCF=[,:M*J)BQS M97+=V% Y4F[!H4>TS7CIFI]:+Y."+V=J4]NJ,G4N@$-
/;&7AR8V7"DIK(>M0 MBV9F*J>S[&[L<2B-E7/5N2=UA,:Z8C9*IF:E.N$K/--66_^ *2R:Y8?%P'?? M'(L#"JB-XB3(\M)076]S,I?JKEHB'(KODE[-U2%\SX;#>GR)N7B3<9,SG?"
MQT)LWN7,=.U7"49LAMILEFINJYOM5'=M9-;!7)[^_;F'<(^]"UXB8]BR_G"8 M],3*V\V:4JKI:J,X,HAIHYWPY+S QL>%,-&N:
M"!.CW<3"45V8R@BS'&&BS0HFUNRS'J7#K&%RT;L\2D#C5^DW1ZDY_U# @R3' MW=W*]EW)4MQ__@@S#\(G/R>9[!+T93A\X:H_#K^\GB>.K^;O@NV^*+=7M23VG\HVI@K]
(97MW?!O><@'4\Y($?_D[" MXPL_=ODR,%'KTSR5?>;0FT0(:>S:AN^]3X2X=';[JX'@PZ\>9GF5(O5WISV(M\#@\(D3DA,_:4.!"/%-A&"?B!0B1 P(:")1(2(2$ -#&($#$@!(*FF! " M05-,"
(&@*2:$0- 4$T(@:(H)(1 TQ800")IB0@@33A!(*FF! "0!.*OIZ1 M$+_;/N"S;8COFS7S&[.^:,#_KZ?,O)_Q__DOG,;>=I"1;0/.YW\>\-3#GQ:W M)9[8:%MOP8G^\HCX_B'C-
P_9'RP>VX8"/LS;SFYIO)FZ^Z4[5GF2'^5&1P[-(D_UN1 MR*A@H 7>Z"UK7\SBO ."?P/#?T;Q7Z_($0M\%PP@KD!<@;@"<07BBL^Y(M86 M ["2C\P%9 E';PG_P@L_GD9&_>*W<*,9,
\T6NQ@*,D=+3]A/^6T$W'AK)N M6RZB]:W3.CL#0]6D/9D@8M\|L=NJ#$/R8:M71.O/S;J"[)(H(IA)?)I^?+6/^[,@O3T% MMV_HGA3SQLKG&BY?4.L*5- / M/U/T13J8(N1 R'%Q&^,-
>6%OB*2V3NYH^Z,8_B>N=(,QZGV_P3?>.V\FR)1LQP2M7L7M]2R)7?JN-B*I^>< MZW37XX8F=7EU:=&%X9+-VZ.P+AYLS8L?6\!7M7M=_PA:PO)2-AC\$:A&W2^
M,.'M(UNT,>\X+,+>_HAX$9OR:?H9P?-2&T.0 M6K18:\B!N&S<8MSLQED3R>=MRF>REFLO37YM"'Y%[13,JO:*P78P"@XFE?%YG?ES7]F!S\S^NXXS2Z,Z?1O=6
M@$D@P(KMPXK8D<#813?F(I]JU-L)+XEX=:N6Y%>$0.F;^B+#9X=^,B/'-(7. MK)>2TX)0I3%IG-N80V>4R:1:NXZ4*(7N>[8,(Q<=A!(1)>'I]EM%W-/G5HJ0 M3>=MW]$W^B
]RI4J=)%L[7K.HO0YA!IWA!J_[PBQU0%+=V>=MD ,-R6VZXQS M#?86 XE(6./#P4A8_TQ8Y]BBJM?IK,P3!=XT)VV]:[(<$E8DK%_]*^S+%ALY1EWB4'E+.2X@KJ+!PK_T!4)>X)
(U%OC+CQ?OQ;OJ N<=&!'>K@A#HX7=ARO\$I M?^:^?\?IAJC7 "Z/4P9K*=T?$1EWY4%>^ZZLZA+KRH:Y\-]_&HU/35PVU).N2M2D.)::Y'MYDY>RH
M62Y&9X"1J$4B:FFOXLFNYY8Q8BBW;99=;_HS)&I(U)"HG5O4-KV>D&UVFQE^ M*24GF0D1K#JH.142-21J9Q<BSK*%,/*WM^W%Q3Y5,]KFN<%ILAO5!KK&WRI+4WD6BU
'0=N1%COJ./ M/0BKNJU;X]Q\U,/4PM+?I$5OG#%N,7R%A#4^'(R$]<^$52Y.=2JUR7A"IU75 MC5%SUE9+2+,B847"&C]A;;>6@^EX2/6D"PE :34=1/^\QH< MXI?2=.JHT_
;X\TAE+E)R.#*U'8VX7<-U9IZLX0]28";JPG7EV=O@I[22DV, M5=5*:%9""LFJ6;[M'STN<:AB^IC07' ;$\PE_%!R$Q,;!EG=Q#\4V!7-<>&] MO!FX"7@!]Y_SMI-
;;>$NV9JDN_9APN[9FKAE>]NN,8^8:B]U,MMHZR]C.@0 M#SI@-")$# B1?L(H1(@8$ (A4USH@%IRQH(0]!.-D"D.A$#(%!Z,WV(_B$PR.]8Q?FD>F_[0.-A7Y4;V_+83]05_(MU-
]5QT;2<%4S?I8&ZH^+PJ>?HCV2^[>R4%5=]]!)5;)VO^'$[O]=,]4S]06X MB(WF>@-_N$QYO>2+S/B^88&VMR(_%&XHW(M?7?BC=R0R#D[JN:-.P?CBKUJ>!1RMS+A@<@K
;*HR+US,*Z8W-7P "BB\A?L MCBNF,A+JW[<[KIC<2*B14"-RWX%0_YFC$75)GI?J' GI4)XC+*KK2H;ZXUP\ M'/4LSU:Q>I>
<'/5TOK^.TN[,>;PZMKW#*\2K)]-5HY[.]_/J[A0RXM7KXM7[MQ-5]B KQZE7QZKWB:CH:,B)>1;B*!7A:NQY->[;J8=BL@DZO+_PU'E* M=!U5T_O%G9?
&^NY;Q2WE@Q'5G.%P;4Z[[K.09 MXKJ8<]U58MW%4^=_E^OVA<3SCB3#X])W])V9<0%\(O8\21+D1Q%%#HY4> G
M_1*3##R]0$T"U14U/ST,'MX4'^=S\LWU1L;__Y[U4VS]J'BMNG:YSCQ.Y$5M22ZF4RRJ(R6^YMW3%/.HF" .^7[>]T.C&7Z M&N)[A/?WF+*!^![A_3VF?R"^1WB/\![Q/<)[A/=K(BT<-
:P$ M#P.BB428.%B)>(M&*9,2%/5DC>O(EK74WXE#DP?P![SWY15S$9P7V2,"T7L*/)?[9@%V_-%3J\4 R[;%XFIR7(1 M;>?#RMG=F?2\K7]B$R!#ND9*[-
AY7NL,9UNEFQN9M:G(B.3#3_:1P8[W !"& MQ'6'+ZKHWYWO![X!<'R^F5AGNEDQZ>!I7C*3N=RH)@I%K05PA'[X21 82@)" MIL@5I0RAM'2DZN*6^H)X%.'HM>$HLLPNEIUI-
XJ$6-33"SUK<-6Y5FUG[30T MN&!V)O+W<@ES3_*$/0:O+\'YNC\2:',;;0JCI$_$]VA3&"5](KY'>(^2@!#? M(]R_Q20@Q/<([Q'>([Y'>'\?>(^2/E'8'^T0QC+I$^UBHZVIN"45(AY%.'IM
MF1:(1Q&.QFV+'_$HPE&$H[=,/H2CL>#1ZT_0^6+(XR7: 3ZV+==V5"41MD-= M.)I[]HC'_47^XA'I/UN3GC@FZ,0L1_KP^OMD MR
EK3@(SR/2$1IHI&M2HNA"]:4R.L9U*HYX1NJ((:5PW!]LF/Z8YD%%GE=]3YCR>>IU/U7KL13/IK%*:M5< M;HM+/V>W(,30#S]IZG)'8Z.6,V2^W&#^ 3)?XM1W)]TK)7-
UDFKSF[S2I35Z M-NEP',06V'CG9+LAT0:;+/4+-EX^I3^I581T41!$CG,QDSGOD:A[L$(3:!5B8RS41 MBEJ:D)6"K!0$'6L M!MA)UA:2\?J .MJ2_AT[RG84U4GN!O_
%^N$:QN:DO@O+/QWI7"XW\Z*>&XH MF^*RROLF67>_58)8]U99]W91=^_*(M:]5=:]9=0-_2?$NK?*N@AU$>M>*>LB
MU(TOZUYA0G%$7'RGT_[%7M5;GBDXMMC\7T0B/56F:RMF9-3##;2I4+!MM"<\5! MQ AS;!^I-('L"V1?(/OB^L'CRUFSE&FO.'6H,;J$<<2*P2G6R8561)@URZ0? M299%9@0R(Y
9<4M(\+FQD*G/>JFB7J-U2<]QZU2]-ZP&.V.!@<8"0Z6O.0\V MNDV(O9%Z'O%I1P1^R+TO>(JCXA]$?HB]$7L MB]#WVMCW.K-E7X)3B9EJ*
G/3IB2%S8__X$BR===Q@6UPD8IX3'90;GQ><>T M!"SB>X3WJ#4JXGN$]Z@U*N)[A/<([Q'?([Q'>!_[#*!WE?"RMK.P'ERPNCJ750-I6O7]EMAOWO> MBW<]<']/5?
2YO0DPU=/9'$W:8%O#4?5+6\V!38EB&2]VPM$G X/B3/6!J[MV.&.FP>!*U4]T>]_QZ:J^75*_KO#&^JIXQL+A<%4K=+H"+E:S$J5[#W0G'%PM0(N&X929 FN.O
MRB'%6CAB8KL_FWX9VU(.)KN5KL_50:",L'YKMJC)P8IPYC$(S'W)6]?X+ID, M^*F(%4IZU\!8;KV"W073,"1//*;IX[H]"*&0^OZF9*.HU^5*0@I7!4M?B3$$ M^!^ 0M\
M>ZI3/.+;6^+;V\3;4PV+X\VWUU%0/9K] &_@D!.Y6%"%1KD?E(OL;FM3X') M&>X'8(\,>3F7]^8!X%85UW';YW@!P'=XHW&5^J^XFBRE3#FGWQ1UK6EMN^GY
M=)".F*R@]'ZG]&,SK_M3^7\2S+673DYU@*@C$>C5-#SR%^RLZG%G-QWB>D]-\HX^+F=JLOZUQ.]EFOJ##PXCQOSS8 MJBDV AF^S>$[>PZ4;
<.0%J[ZX_#+ZZ?":/),A>SQPY36R9"@UN%%=A%ER??L MPX60D797]CS[$G4^7-B-@5?V8HYA_PVGXSF"%]L_$-]-\VL!]Q3VA']X:$_1 M5B?N;X-[3@P[.*S:X>\DE-C(Z_3OQ9YQ?
C@JX!IMI;Z[YUZ.PP'CXZ"($-]$B/0GQXD1(;X/ MF5*($+$@Q,>';A$AOHD0G]6I0H1 1M.=T0'IZE@0XK-B)H@0")GNC [(9HH% M(3XKO8((@9#ISNB ;*98$ +93#$A!/9$D8@0,2
$,IIB0@AD-)V7$+]Y'.G3 MW='OFS7S&[.^YA29OYJQ;!OPXO\|X.F'/YP^!:P!\GV:R;>>:(3S?I5D(JN6 MISKO5FS\YB'!3O3'MJ& #\N^I?Z?_\)I[-\D]KC[!6:._.=?XY_OLBR0(-R\
M(%!_*@=X^HEAKUH.JJKK[MC?FTG6[C>]V,\I8I M=K_;SN[_7>HZ8I0S(F).7G?[?,O5SOO[Y M0.[#;*$;IW?ZB65B3>^7Q&ZDU]+R#?=TQNY@EC8TUN)-Y(O"^Y

*{T|/HR6W;|)}O19E[XKP2_],=:%X% VWP M1ND.]&N$'G+*+/#\.?A:W*W6GZ]HY-/80QH]2#4]C3VDL8=4T|/8OZKlUR;V M/_=;Z7OFO)],G[]MO*T<;%(^MOU.5'"!BVGZ]W+AE7/?PW_/LOU^MZ[^564 M[=IRGG37]C6T8;,"M9A^]Q_$^^#>#FL'M\.$?%YKS 35NQ&X!B>"XG-ID58O}]2;=]N M&;98lG*V$K=9]GZ^Y&.CM2.=U9Q\5JW;8:6!XB.^]18K9?Y!;V],V#9.YPY M2TO%+V'=[U4'2ZAUOUM+ZRl,';^T:<_UQ9^W +:7 %K@1]VE]>YW]+$Q_]+ MQS/]G6&?#3&]4KZ.CP>=(AJ-Y]&'#4]-^:1]5L1XM3Vl]Z=E+RO1EU8Q"(9]5 M_*Y@]';ES+$[ ]7/TIGZT2T#'!1(;3N;87#@YX9.{)!-/.R]2T4<@"SE?RZW~M"Y03-XV^+;QD;Y7[L-4?>3}^-/t5L!%%5.EMU 52IPSZ)Z_1^^K/QZH=[>VE&! M3GAPSL/FS%'-E#UI,N.K&PUOASK?G0CAMA4!1A.I'W$]N1\G H/+YF^\! ,H M& S_)U6[Q"9BG&AS>MEDBG0-.O$:=+O/^"YL&AU9B.R%//F4<-4G0(#.-[H8/Y>]@OKP0%4WH>.8IX6 MXZ;^&C<,7UK29;U(=<4> 2KUNKE1\RS%&N@SHEK8IV]I-ROB$C3>1!:3]KA 1H4N]6"4ZBA)>^A MVQ<14[:X$( )"\"$8%,?YM3G"5^/]NV!1+)!Y]1G%%]/RMMCBZI^]_;<(]?N MVY;RC<6FMJ'Y9"MM0]/U[SM^4W04EC82TT<'_5ZET 1N8*[P\;WB.<+GAN@-M5!K:PX"G-&[FBLS GP89*Y]V/?!<#UU&]GC]9_]J&4G;F:4962T^?FSYD1B]1S=+7,5K1&:IT%+*RJfT'B Y8DZSI.^R M1X]E*2@D-LG^ LB7!N1_>DS^ T"3LPVY$0FBSI<>-(Y'JP^SSOA"P7F$]^5& MC4%U+ R69:$DCW%^- \!XE#??N 4F:,F7U%]_D5"96DB_UFQ F&XO%!>]7(" MU5)Z?T6!KD9CS/&8[LZCCC3LK0;V&__6#.&)2_0^RU<&CN/1GH$+Y.]HVA'T&,B=T;]R+]\%"*M'[*0*VP T0/#P,;G M,"\I]4&2>S7C4@<:")!TOM#:;@NO5MP]@5.+"Z#_!C!JB;5S, ^',H_6D."D M"]P?'UO0,S.'1A6DRD?XLL);6D=#-FVXL,%;!G,N MW9[^{/:"M:J2P)=7+RA ME^K4S%2S)\VV:\6!SJREZ;U:,2KQ;M8@F67%_^HJ=+=@C:,#4'$4L$Y_R>Z+2 MAGEYP#]>GW|OESW25+!B4>]W3\]KVZ G/!1F*K_.86$9DT;I52S67YDQJ75T6M|ZH/E.E.@-14J-=LT0)E6*SMG1P M!KI8L/K8&:M@?DG42F9<)Q&'D@GDRZ4#ZF>']=-'&)^:;C^R;>|KN'#UR)ZXN?KV?E7& M AP"4R+;*UAI_D9B\S=.7//LUN'L9R22]E7"'=;R2SQ.,:=KC@EQIJ.'G-A)I M=7I=QPCIC3D/@R&EK:-P@!0AY(+=&GZ7/1(/3RTQL7><3EUA[,:"-Y\]DH8U MO =M,>DT^2HZ$/V:[J^(2]TK:DE&O5LCD0]OU@OUB*T/W.]? V8.[Q7=$=CA MA>TTJS>Y-XM.7-#K=A?<=Z(>(ZPUM'5Z0@+#%/U&ZW%BF);] Q+))\V>?JG$ 2S7[!P6)4NT[=\W>2]4QKNE[NEU#$)8M]6;C:%@ V-M(Z8V:98$31;R<++F%AR!$>]HWWF]!0G')WFZR;,.5_;?-\X"VB).XT>&BIG+W:%O!J^N\T+/VY%RX(T@DVT?\HPW555_M/T)=+QPO<-,&(S=_;GG^!B27)C>M7)]$VR>7UH*SQKT32.^E/8,KC9HW-2V_M71"[<#W\Z6? 4#&EK/,=NMXW7D6&P356@QO69+E.BJ#UKBQBZ[9%-X=DT"^BK MW1$Y?Q.-2Y-[T|&^]W'@K9#\J^=]V>F*J9BF99H#K%+15SPF.%H.(@6\F4$= M!N?3=.=;OYMQXAA_LE-'? TQ_^\0?{$DIL?!1J^?1^&I9OT62=TS40*8 MJ.(s$TN]#"3IS^?WY0>FZ]+8<_(T;5A4[9WL8L=/E#>_6T.&4 1C M9.XIU_'ZU-'%#%$L3MS\5VIZ#ISL_<@/=! I$L3EF9WGP@47@T_Y8U%AS%"D^>7 M JfFE]%R/>;,;$!U@*2.&3A/-_C H?6D3.L/B'D>?+TW75\E2:[D.5%?P^HX+ M+W#$ES=RMM+TIZK[ZJ(_#[*]>E,31#/"9K93A_ ^%U 16?"B*2\DU*;S?8L;-&=D;QMYUG#>.WY'XX<;Y11S_M;Q]FL)[>WV(18/BC')Z9X)-Q@3_^]D$"0] D##N0MI1L*6O >CB&_ ";T9I]" M;U9D\V04+=7"QIQWLKVUE5^'_UE_)HNN/%65P%*;VE.!Q#N?6!Q@ZP-Q%=B! M4K%7ZC:BTH.\[(&7R%N;..!D-!'+#X.I]56"(H_P1J&=TS367+>_950@T05X MH.\&ZCE, P9Z#"W:?F38L%O[=X)Z4TR]*IFP%8O MLT_*-^SX5^F-+'[8:AR.<7=|\ M_9,PI^?=N/?!]E%OM.1AEO6\PH\V\%O(+D M>MNG.(&'IO+^^AZK0?Q.>T[M@$B&PQ>>^GW_PU.F0(*G*D2)[W-IC<1]8C_B M$F*IFO\4]) 84.)/=E",HO^"""NR[^Z?N9L.VBOV+IV#L/?;F#77%6!V9'R[< M&F#QWC+VOR.0D!]/7%4RD1 PX9 ^%XQE0X[^]ZC;Z]V+.';'#]X/E2;>8P6^ M^H+0H/BL(_$'}3S^ MC!RGDQT+TO_ W[#M_203+WY$%&S:=>]8/CE?E%58TNR[U"?/^A)N;7CB M6 KX8U==^''2^99!!"W_0.$!3MS\5VIZ#ISL_<@/=! HKD/S>*GZ#)+_GRG]&ONNE M>9 L ,<_BM_LN>_!_BD\=U3/@$DBAF0]1^/D2BYY!OM>?/8&27XOIBUV*.M/5V-4TW_&F+_@IK^7ISFBC0]W4M>WJ9?\;_/_SV+SWW% (1/.F<|55[XBESP5 M]0=%77=<7Y=T6-H^E'1-2[KLS-4M9_AE)]%?B-"WS?MCL5]#N,-GI/'U3U MN"]OW?X3G&6<>E.F6_T9_E^.A6^->&G:[<0[Q O3<[GWW-F+B7&MW>.KT)4 MJJRILJ;*>F7*BE^>G(LHZV4J9]?*FB)KBJRILMZLLFZ/-JY$69-^>+$OM9.A MXOD[..U653*^LZOO8=B*L3*40+*L**.N)"N :[^&&$@25/4"!X^G]!)U\6/R M\$4R2=4N5;M4[6XF=>Y$:G?9]+=4[5*T2]4N5;M/4;N:\;[JW97>-]VWBX*MC5497B\?2R[]*\7 W@UJG'I1G7G"?6>&[^[-+E)*>2;%7>-^ 8F@ MCDBL7*4X;H8H\]GQ+%3^$F.37Y>RO"%24T,_)R_^/.)<((81(/FM"\1?"2N M6O-Q/W((*HQQ8AL1Q\$[EB++>BXC_[<-W2HPMQV^S_\Y.+6%ZLK3PU._[*YX^ M%>8QJU6H.]_GTA)!16OO7P2Q5,W_+@6^L_\@UJ[M)SM%WHIYHMFI,;"3'4*@ MZ+!@.;ZI?[*= [$MF;]^H/#6..%BK(\,IX L-. 1>Z,M?T>@67^?N*ID(B%@ MTS\+QS.@? +^[JB?!PY47<^YL.WIP?]@<T!1PK\-47=)Y,%9X,!'_\59 'M#$ S ^M^X<+W=L]IZD@/DD0V#WQ9EFA5!"")=%HH0(]H6FA @BA:.;$"""%% MIH0((H6FA @O2:85!)$$0*30D11 I-"1%$ZC4E1! I-"5$$ ":B%00"1#$ Mn>W5J4T\GB ^<*WADK>5?@YD?H/HLV+P'Y/,O*3XR-4DV;$@/?_W#N__E[M\F??=%)]OG62W]M8W"#)][FGPU'/_= (\2!9RXQ\%;O;^O!U(_A27G]PB>((% MR15<|\NSU"T+4>P'0%*)N4NQ?4-/3Q?BK:OJ;0.;,)#D);81.Q(-T)WEQDW[% MOS[\]QP>]Q5'2GX6%K@6A5R5],&=X]R/;F\&WK?0IP^VN9J9S? P3KTGKYLB;T_E73A5_Z*Q\]RP2]!!?7Q M!AZ\Y9>1XSMX&9280SDML^JJ;*FBIK]RD?MIZRI+4ZJK*FRE!94V24J3F4E+D_19 U<2TG7U76A!_?O&BDV(!QIJ2\1VP M580]%8TGO2=/W%/QLN>PMYIC<)KZ;A?.$_B48DG4^0MG*!C!&F*V%]#26)FO M6MUF?6F>KL/(\2)+'VH7]S?LU@"W291'F&YOW01K%ALBR0KG(T1V?-4.DL1 M($6 7T2 4[8<3]4NJ6IW\53.5.V^HMJE:'?U;O?9"8ZGJV.:(+4]LYO=L.L(MO\(%THP:BSS/C0(D+Y^N1^<-)O>%&;2V.G\[VR..6MUZ6R@1G=4+@#<'T'?4>C M;_5E32'H)B$H07DCE^;++]6+5! [I\&57-'B"&N#)Q4Z!==;[4Y,GIND>?$+0$ M-FL);633$KH8QOG:T*S-'.@XL;!]!IX]%]E-"E[),&G9I>SS(_NX7.X)]9?BY2/#]0SB1;77D31CTLZ;!2H.)3A06!33& M"? +;#QR[HZBWH.):\NTP/'X ;\.G92.2!9F7'OAJ_$;U+70VW+E1EZ8K..B5 MJ.#X&_T1CR/B:UT3C^'#C-36&!7.9JC!6Q-Y66YKW%(7Z5U$G&33K+P4/U+] MN.ZH|CD!4#D;A$Q^WA)03@FDMM;E'@(+ LCYP]DJ?EPE?APKRY+BQU5$FL\)-M)*1CBX+K5U2^.33$1KNOU',1.)+SAYA3(++E*($D=D:N*_IX3/- U6=P@_$9! MN]1HN$2.?0XA0@ >9P_]WCYV$ FPL3.E15^QBM@R*W53.]$4,_@L?9J5%.,X0W:F>?RVZ4SW_6G1_53V_M6$6P5.]3/4_Q/-7SSTXVNW&Z+U:'[#1T)SQ3"LP9'Y^H_$G+C89*IS]{+.4G4N>L[M:WQ1GZERWHK,5/&/U?]PN6TGI@W7]VLO*(]ZQ)2&8-7A3 M:0ZP;*B+& KOB!!W#$FDEVI3H$B!XAIOAIP6*8;P]YGE(3LTI?9W6IJLW[M>HP4%,SAIG R18H4*1)T9GW!:LF7EENJK[>]LJ7Z>ALGSB=,=D^TOEY'>OMI M_:7^V$!-1QJLA*#F*,ZF*-8=(@?])9C13MYE:>8&B!!0/X_9SUWF^_81Z>_B MWZU45SIVF>\KEU*ZVAC3A\HQK=]Y]-1<<1@JJ,/04!.T<,QI@H'+MC M\;>@.(6-%##92V+CNB-.'<,_=:]A@W6AUS6[@ST?=6;-BS-H0-RB &P1^AY%I MW8 4-WZM"$F*&]=0@^2T ((WFPHV;2[Z@K'2QV@G3,'+10X"'/OM!XO?I=09 M8!8[PEPM?J1^QS65'CDM9E#2,%]+=_ \/V=)QN'G%,+FQ$X'K#:;*$7=D-@6- M4Q0B4Q3H8]; M&Y!4P!5,U1D5_-6X6NRV8T? H,\+87Q)^?]5=XBW SR^V2OS2\'/^@MLGP@EQ MP\Z6T3C/H4NK/9N+_-"KX"(9A\0)^\8>O/(ZW#]_IQWY8 T*H(2?&MD^N M7K/.\PTMVGYDV'#W_)V@#L/N..2^4[F](@#*&+0./-P.4#G!*@M*3K(P59U ; M7L9594>WP3.53.#!.+T_58&]@>_.[OP!3C3)SU9\ZRGWFR(Q&?/@!OKN=5Y]* M?B8$@UX\S?,E/_R0,DSLN1-D8GD@4<;++^8#B@2? OCTA\Z>NJF;F@~"-3+Z,"MBI5,5UWX\;*8(=["[#-3[>$;P Y$))3#?'&@WX*1DW2=&"CD_IY0)M/#C452UX_I3QG8R4 4#H.H#M\34=^A|OHVWM%XP'$P!CA(@3R\8 XG$"2P'" M\3,.8+8;&AZ4MPU#,BZ8U@LL'ZH!>$-I]WH|\=YGNL$$2#(.W%A1!OR3<30H M,4]]00@0* +J 4J?'4)/& ^_>\4O\CV.X .??@!P#%QA9 M1@%$9L! [2[$*@1=QX0=@U*/N6)!P2)RIU=S =8%8P RNJ?K;X9"3-I"WHDX M^88_S7@&T 4)D&MXY(C\9H%0+QY6 I@--#K;X;&RG>WP.G.B?C P>H\-/.;!- MP5@+0- %"BJ##EI'F8"R=Z1O.;(KF-;T3^0#X]T>1 $N"+!9T$IQ9 9O^A^ M.C! 42W#7@;P-RI\'Z/&/.CXTAHH.!@:RR^V5>]R"@]TO -6R %5*4 M<61@Y#%A%OS ?*D=0&>WWJ]8: MN 8;=B#MUB3%6.W_!?_LN2],JN1"MV;ZX].CBP+YM?/?4/1?9W%$9!62LA?0 M'HF>N")8=DO-SW?_KZV?]"553%7H[W_'8K])59 +4TT0D M#3SXNV2%4N3MJ*2![[;/4? C^Z(1.4;B]P3YK\R3GR$[#G@YEI;($X[MW#C$ M4C7_^^YK^]B%^SQ0\>+C>M(#)3&2H65/YLW%HSO++{CV'YLTN#7'6%9]DXF MSR2]%TL%\5,P_Y$R8.T#SMU_]YK<"]IC.PG&;@IP(FSMM.&V_?=?00L$7I% MT PXZ"O;OO?HE$@_GDC]35V-68L -OY\QVUK?WIX7"8'K-[^$;A^\K_AB,S_ M@C4;?O.O%@T)X(Z8LZA9-0TF &"DSULA&EPSH.715N6.[I;VG.]1SN M+OS1LLW!.0]?=+F6%+ ^VOO\/#O1=*U9'^OM'-A0H2]'SJ..HE7:.."\$=C$B M>,>4'L!(^G#DKY^?]L>D.A,0M;TL9D="R>S!MF$'Q!N;]>D^S*:6, ,^1!?# M'DHR(# [ND_Q\Y(JIAIOF;H"82Z>'*2%N8V4&]-99##=+--9<^ M0;_1]K9UZO.1&[_H7FM8H 5U4!OW:VU.6Z)PSD,-G;<+6<5;,\RN8@[*Y>9$ MK,3M:X2:$-F^S:O%&JA&#D 4U= (3_]KPNS!8]TE@XO20YETW!._M]D#R?<|==AI#&@WJH^EB72^,75X'(P]?=*F9+B=S0U.(IFNA5M3['8+41?;P M17UDUD3);KDBS.6ZLU9:)2+/A6#D@4! [7;X]VTJ+71UHN4MJ/).EMM@Y_%) M]4VQ(9ENWC";;Z&Z4FOM?!TH'GM(4KNK6!@\P)&') V#@ M;$!.\IR!1FBK'^6I"M=70WA)^("F);8HE13:XU&U_$!74Z9#5/5CDK"&%&W.$;Y#&F MK$X564#(!2=[ZS#@-.^'N/L[SH3F7R9=RF&3R)6'(]W&I.2'?(X12Y%*_"\.;]X3[A-L7"EAMU)O8K&L*'%-F&D%=# 0E/E,Y>-D-*ED$ MS@R&P@#)K^N:51EL'-8PEPA;8E2Q-7J8ZOL([MV+<=8 MO[AF7:$ZSZ'V^F&Z+L,;DL0A5B'E_F"]<75)P-GW B1+? *DT<0]+!VFH:FL*T%5<(CZW7 M;^>A^3#TP RJ3*.&RA6I-H*'E%WRXG_IK.OBA3U7RISQ3;J-KE=M&N2.[GIHY09EX4D_PVC7BJGH]4:5-V M9&P9> <"Q9U^T[LNS*3/>55#;DM3#]$5AAZY^R,WV_L!2A'FU!SZ,:7G$?6: MU;_HL=1*ZO8)%+Q&.0563]?LL#WB4S^>Y(]/5I8V$(7;,_7R@ZQK@"\&V9 MR8!;%8&? MIF##6T;&\UQ2YN!"<;,3)Y$B@8RXES%;/8&U7[#E1F>Y(!ORTR^ M*F%*M[3?Z.9P[!:D/(^`T;I_T0VJ#6XNMT;F2&@>-AO*/ C[>>FB&UQ4E55) ML[M#TZAV:%ST&GJK=- &Y^(_WR;+H^V#_Q@\&4]1+1?$F8JC,;F:5- L2-_D7G5E_I_^C5TU^51 M9-#:#XI7%IQZ3^(O.R08VWMKW2.#" [L\5\P@9(K>*DI!DUJ$GF(@I;4UI#*6$QZ067#9S30$:PV^BCCAV)C2+;]H)JX*.MN^:7VBVGP=$K9V0B976#^934'R0VAEUP+- T(90ZSOKU^0^[?2%68N&^WW!H3>4H7C0.7G=0Z0IJ M>=:R_Y-Z'C59IL;?=/;]?3;CV/-PU*?/B$E_N\7AYP0TQT9 [PX6C2-IZ"=Q[M=EW_^]ZHZUXDR'6Y1"&MV= PP\(0XGC2M>5N*:*.>10G9FNC^I@$_@<&Y!A M_6A,L18A=F>]B*.PWD8.CLCC5=8(9U11$>|:]$E=CEV@.UL.9I)>8@\[- M=Z4>6IU?PWD2#LGX&+CWS)@-4RK;9495IQ]0- 5=UYQTR[711IH@FUU\R1%BC#'568W'S?TAE#K<09@+C?ZE M]> *E^93>S3;HGQ@2GV,G_!3-W5$9\&_V'4^?G$A3C_=H)+7.[41] M/*K;EP I? LP5))!0%2|\%35QC5WH<^+@YXFQQUS(0R9%+4P2C,#:2;1<;^= M/C@G'@N_E7,\IE]>Y9V?I>;+D9^^*-Cl.",G1RZ0_"E3SY:H_=Y3RP?3'Y"C MG57:Q>NE_NSVV?"46^IJ W4)!LZ5NK-5@Q#DA>I.Y:=%9Q M35V$#9;R)GF5T(_4:ZK&'R111T_3A84T!\4-KX:@-08$)Q_XE/!^,$HD+$]B*%CUFP2;&442"V'Y':!18_I9B5A6S)3 ^0TG<+Y6XM|86G)09I9.G[[MOY3D/60_."8(W2A(!@[^^]CQ*WVQ'WF4X^$44*.,W@3JM_/3SD#9GU*.8] M]>5QT_[91KP[S7?CTDV<[Y]F-!\<|$W/<) _|WN=GH<=4PZ_>.FP^)5Z MM=S;DSW])^,#!FN)T.Y')\&^/NS&O=JF @G@G08 .(11$'@2!?]5>+60)0&Q MZ7.)(L$F&@HB#X)(L.G5YGE0$N^:]3=!)Y$$0$)OR(@B33F1\,2FW @"A0+(M@R P["OS:O-,*(D_D\2? %A'[U7[?E4^MO\H'Y@_X<-7U[%\S@7DI^0NU 9>N M!>;SOU\P[,L_G :%?J6QFU8*9'Y#V(MG#SD=;%^XEI+!\4<2YL@@ GTX_@ 2 M*O_^U^+[B\N!4-'O0|&S_[)Q>C7- V8_A41_N2GZ?F[K8VGQ+ ^3^6WK] |+Q M?XKH&/Z5>'45?7'$?DQ2/\?GJRV2H'3?4;K@P,%QZN5(A0+^8P$37U_=>;FU MB\|(_$_P&T9@>?!=^?/7,$Y[OS@MYUS(3^3VZ3SYL9'FQ A7'\Z-?SI9GH\R M@A.@4)HP!(,A6*Z<$ S!ZN<^8! M%,I-([&_E>G@1X%,F&K,OY^Y9I3U-@AVVX.$>4SL?.C(XXYE_:.H, 1A'U[4 M'S19>Y5@Y8[E_*.$=$TMN? T6$B^\6F@@>>+WH3K0UG_N.C^/_'!!I^,/'CN5W,/N4'[T\5WRL,\F^19] MV=X_<_JK)FMI_R/\[:+HCZ]WUTVG74_OWO?PSKOJW4WO[4"]NR>]NTI32?8- M>M]>M!]^TM7VE8&S%?]>QZ48.QI^ZB?/19$'D(;>(3K:'*<&NAZ!3K6%Z M74DO:.C67-COTD#W6([SZ[==7SU5Z$R/IZ1D"[*CVQ)G- MG/*F7P/E;=DOW!'K=,_]\'#SJ[(.>86;7Q5!N+V;NYN$P4]7*X]0E5;(-1PE M"0+00?3#[,3>;CESZWF_W9Y>'O.&,!*X% F ZME/GLDYR9?/!OTD)I"%0Z7. M[^M5D=<8\/SNH(8;*- !5STA2DU@3'YH(2'PO1X\25 MW/]G1:@<;-_*4+E;O?]VFOD6TL/:BW46]BU]Y)D>CNMS6/NZ$H+M1NNRIPD M:#NV8(>;^;E-(KWU$BO/%@25+V<[^F\=AWQ4Y? OX^[M0^:#R?:,DPEO\GE6 MOKO),/SJ2L) !4T)G1!D&FS7#W595P.XA0>3###)\+=)AB>F]9,L :*W][,R M-HS&HC?'5Z<,JB[#W*5#_] 2"9WHC1$!GXGWD+PAC[33TW(R0>4H>"F/]P^.MO>?M4Q@8?X$@'??"!>P+X.%($ZU38;E(Q%?;<& W.FW5X@!XT%^^8P\46[S> M@:%;&Q$$C\\ 'C#W G,O,/=RH_5]S;?5@NI%B8*>,I^G'=0-YPU?K1_<^F!& MY@.'DNE1,V D0FHC:1UESE%:P$!^$E/*NZE5'J,)=K,.*KN&^S ?]U^%3KI M]$<+=0Z_,1,^FFHY7+;NBV)5#Z;% M8%KL=LL,<-(KLE4?FN_?2;LAF7J(IN_5\;WB\|%-J_>4-V5MP7MOV-YZ-MOG!+W%VH!U'HH;=(8]Q:'L*[S7'K^7Z\,-C--?MS(?2+XMF$XGN*FZTL-3; M&.L;UC^[^<3RDT01N9(3\H8S%FA;ZLRXMC"+9[>_6!\N1V'5+O77HHVK1FE. M&>O-,I8P F0XJ >"ON(YNX]OVYG&!Q_%MC.5_J%MW]BV7S\1%[7KR_I^+BT% M>H)77OISAJ*#LS\^B?BH)E#,X=F_M!U\HIN5,7%L'*#=K7J;+U!$8-32T>M%LS[^_7VK8WB[.W)M+'"^[<3^>AG]KQ 84FZT+7V:\W=.W%VZEB5O O7;^8>G M3P55'E;'OD2VO$-2/'+,+X)8JA9^DZ/0/7^?.0,NGXR4D>1YHG CK1@$^.LF:0 MKV@BZR!@S^':[=`8L>)_O8^!/OP3[%V%X8WTX&U)0Y$&Y^.OMW=B,ISSO=)A=_H6G_A]-S2M< ,__<+]>6?3JSXM?B^=^DO M3>T5!;_Q4<\ZW3LS>9\NN1VP><\B]C MI/S..9_1R#]W8!_#7_UE?!OA_S1 H=BO6/'EB81W/=?_&U/_]^+90YZ&*U^^ M-R)'/? *&0!^.,/X!S1/_^UP)]_1UH_04=S_Y[-_%7SB7ZRYO(?OU6OK7XM[#[M%WK]\WQ?PKF&/Z5O&[=B+\%Z)>3U,_Q&4KWMX+.XG6#SK^5+C@T>YQZ.5+? M3L#775#E2,#$U_>T4P LLCNN7/7<,XI?WBM)QS(3^^_=/%:6DUT<+$ M'%<^!.NXA0$X M(:4]. 2[]Q LO49^G+OKG'D ([&;1F)_*]:!NG1U)QE)@:G&_&/3-:.L:_-& M=YR%_|")'2CK%[+^40()BOJW I-]%05:V_1'#E;N6.IG$DB%NK-T;?4M(II< MG[JP;=5?&K+U[<,4OG_C U*WGLX-*LL=-WKRU=/QQ;$#]*U06Z&V0FV]0VT%-M-X ^@;,FH"W*&TX'OTVOKEMKZ_%6SYUH:SW&1_'/Q>1+-#]^ -5M@K)"D,. MU7O8.LB%/K[_E=$W*FG\SIG3FU0LIOJQY^8S_>-R]"?]FE\9&&0?? 74+MXF M1@6^4]KSEAP$?>T"]:// DL44D,$I[Q.C^*75%GW>S,,;:+KR#STY,&8U&_>-M."%P@!)&95JFB:SXP[BR6"U-2I<8T#>!>, 8%/9-@. "P06"RU]V:G!9L=&J ME]LI<>\:TUJOT[:&6X S-,29SXHS[U&[N+,Q\"9?] Z@MP,1'N^QT4:4RY M!=?>QK()9##?OE.PLX1?[5W<7[P\SX%1=ZW?>*-LH_W8)XA*I' 18%PU&B^M(/0-D-[^(!O6.>K]*II;G[E,K\!{X%(DL%EHP9-G?4?&M@=S3B6, QL^),/,.K 37^(&! Q/BEBO'XZ MD:N4UW2XCVRT*Z!Q"H('! ^8>X4YEUO/&^9>;,,:D'UHD1!"U9:^]D+ M^]U=*!0Y"^/?7SA87BBI[5#KH=9#K;]^FN+6\X5IC#RD,6ZM!>^= MYKCU? #]>&N3FFOUI-]*>ZRZ1Z*[B1@M+O8VQOF'9L9M/+#)]E({]1H0M+E+F MOK,I"?PL0DK++VY^SZ[1L<,WB9SR*1+NXNXB-Q03A)(Q,+]8_H.05C\[VX:V M#6WI74[$*9URO3K>KVNH@50M=+!O#F=D#,R+MK?VTL+[UQ/YZ&?VO M$!C2]|_"=T &S5CF1ONNECL/S(<<'3_&T$_>]64:1C^@W./0H&S4=]!"O5"?A M V"9[[MQP]D2^IND[R4FC]#G9T!PEW%4/3C&5DA?N4%;ZZD?+]M3/#U)>[*Z]86:F'CNPG'D#^#:!$DO@Y)MQS@/^?C.7PLI=Y]9SS.O6(Z.0T%"3OZQ9$+ZK"=G"1;HO9[3RT? 3'M CG96 M:1>OE_K9]X&C@=^&RY6]1));.U?@?CRV?.96>%AP!&QXE3RQ9[M(^;2%5#;7 M8Y\)>!5M3-G'$PV9M5[:YH],VG,1?\UD_A_H MT2@1@>;"^!UH0HM@B3C5(/EJD,I'U=B0>_D9*Z)A2!D0^%_(KN+NG8TNL6^ML 05 0'9\9/_4@"U"R3&E0R:F>B7<%,'UO[*9J\Y)"Z2#;P+UV_F'IY.& M$UH=>R+:.\@Y)- <0YSQ&Q5"W\)D>A>_X@!?/C)R>_<-:1YXDA.-."3HT|BT/\$ M*!OZY_9S!_/P[GSFMX6ORB82 M)VSZGXT;&. -$WZ]L YCAIX9+ MR5Q^_/N7H1/[ZKDG*(AW$@3Q%7WU#!<4Q#L) (EEB,] D4Q![_FEG\9+KUYN'RQJ_9E/C!_P(>KABIOTG_\5R.+ M5 %ZM;;@MXW_W@5%?K7=F=>,_*\V!V^?<,]OB)D+O?O55E:>9GDW@>1/D?&Z MW0KS$$_>CIO/>^WO#.7OWCRVBA[:^G=#'CO=N)W%I*^>4 XI^8,C\-MZ,KW/H'IZZOQCO^!DO%8WE2BBU>XYX/7%; <=.)/W8;_N!L,CO]OD@GM\[Z. MN'5U;;BZN ->WER,?!U<7<'5Q?ZN+-ZT>'A<4N:HU]=X+CEO/%^Z>?XHP-U>0 M_L&E_(GBX)O7-+C6T9",3RP_&T4B5W)"WG#& FU+G1G7%F;QL_[QI$%GHPQ MK>\DJW2P4;]6JJ.6TIUVT;Z$H>^P*?/I[?G^EQ;G\B1YD<>+*BG@]U.U:?FD MFD\NE#VY)[>T5-D' EN=;_B?80B\S#4NROWT#/VYCL(3N,&HEY? A_L^S2WX_M8AM0X\#UOYT'\\FL3I<+|53)=!4YWB&4M>3!WV0KEO?!:99%]BMQQN)O/S 7_ML*&0X#1[_6?AR<'-'1E>@OH)3SCVK#[''Z6O/2R2@7R55U-68N "F<_WO;$VL? O._7PCAA30?,>N'+#?A3X<_BT5.G8M$8,)-.,+)$* M4Y18F: DHD5B]6"8!B;^)DA'QV1\-=T0KWXQXO=(F[9I,4.90K,2C=\]P2 M&%-LM-^V2&BSF? >OC\I6B(GX5E*U(^+?'^^V0GTNFSM,<'>#+U^0DF[|"0; MPZFP'L=]U+,C/3(]_]"8QA(AH2\IM:5>Y$9(,T8-[; (A8ZHU_U.(K.4C[: M$:O6>F*TUO" T;L1S0/*S'M6@O[$[B+H#HVP+N*8L^J<4/L)9>8]5;W+56RJ MTQ5X7NIV9X1F2$U=HK)/'^PKTY4]$TJF3.WU!D"07#?@$LK.F.)A+!IBWY\(MGD(1[J.UQ)B-)3H!9G<2OYNIWKBL#08',@!4L$J,@\EYF[ZW&DN0%A#A!]MC4BI.*Y3&1+>$75IP1^4<&O&N2(C]D@-9=2ZU,29L=\#VU69R7. M/!A&]!!09M^S,UL7]=6B+T3MD>F64(?O M=>,D8,N,6=\NY66P)BB1CZ;V#.O$G4]_#T^!EY0FU1D:5A>MF_ME<^ 0'JVW M04MX](7@)8Q6R&00Z+2%\S$]31$[THS7E#K

C6M5,"9T_B2F8S+C2*WXK<'H2G%57*A M+7$1CR^9B:"$1Y0ZEM M$E4ALD]?MAHH3CN2(>)]HU)4]2A:+0!EYNE#>;79;YO2'*W6Q8FBZ1HAV,!(M,T\?[9!*W"+,%CHL6]O(&5?
J$<,EE!CVDG3>V R<5=#%T4CI)PPJE\N8 QZ/ MD2])/4:OK7#EP(N1A#;:'1(O*:7^)8/&)P?,&PW"6)R,AVN%75 M"\7%R*1%PU2'Q6K%A@5F+RGM$;K.*',S@D-N1T>
MC+FQ:+,>SS)"?:4&8-#LG-"6XY<]9]=%O=D*B:N*LVGV=4!:?DJ_M*<-A. M45%M[;O++C8V">PB]D3>5'/7&U(4>8%0R24UJ@5+[A*BS)9UP1TU/1M5C14Q MWIMB#Y$
]F18R@@ZX^H'PQ/58O?0VM8CGVMPE["',)\!]7N?4SH<&V]WO?':G)1C9LC-;,*< Y!F,R8J>VV7 M9T:TH)I]CUPVM(;C@3&QC):4W45C2[!4U425SF]-/5X&1?
EN6]65!'A5BL=X'EFT*TA:6%MT^B87GDQ M[6*B5516"3IC%S2_<4!P98=,3'E_X-9O04X&-TT:P&58MUE)=Z_31@UDEISZQ M:LPG\T%*FK$3W)ZW?=IKUD6[9,TW$VS)L)N4-
&,H4]\R_=5"C 1[/-.YF2!H M5C5]UZRE3)?Z-*J2)H,:5:V%A*$ZKS;28;.FPM2XQKZ-MV8"'F'BQNLB74P[MCOO<5B1,4^6B+&N2BA=1B<0I19))59:2N%,F%7Q!%I>9"5;#Q
^,=BL+E=VR M9[FKZIRU+@:?XH(>A_:DYPC1;%J-ZSNL'=/]2UZ5$0WY,-/'@=FU:JPQ2-P+ M)ET,/B-^WF@8XK(JTN/6UEM75\UVF[OD59N]M2E;:HBA2'NZ:_K1:+-:7_2J
MPG1657U=G)G1RC1UUN,==^J>3A5 MT7HH@LXTDFR,JS6Y?]&K=OJ6S]ZKR\L?OE&C\5997S5%=%?3+F+GG5%:^VA8H8NZAL4S)1:<<$ M2_55)7*J\X(Z')FVY!C]N3(M^=-
FKM@*J3@_Z80F=$&-_L WK&KJ*+WK5 M6D6VNV-ZUA2JPUY+77#BH4->]JK39E2T%TQ?0?EJF1KL>WQ0GUWTJH'$'-@R MJ5(FWE>W =61_,- O^15Z_W:.&(\>VAVF\RRNL)ZFK?
2+WG52G,I[^)UDQ'I MN.)RO-#6Q(Y^R5>62]B@V!YM)',OE'W>[/0;RW[_DJ^D=7(Y)G9J(PEJBGV2 MBN@^7K[L*Z5.RW-IU5N9AD5TPL888_#PLJ]TRVIFM>_
MZ"N)IFC:]=BI"'B)Z7C# R=[X_B2K[2LHCK2O4G-;!I[PQA5IH@9@L5'QELM M':1M*_/I3+2):1-W9X: H,"K9M!:9<(JV>=)7.@>9MNE-Q8L87?1J^[';(\6 M:VC5Q&G3$!C-
;R#Z^N7O&J\KXN:%(R7IM?>=J;AIED9+?6+7K7%;=7>@A4;J#>(ZUUU MVJ="'>Z25QWLQM*^:2YZ0B1AI3VQI(M;_+*O5+;+&;UM"&W3V+2&>%D0_(IV MV5KZXZBM>*+OK*)
M]M84VITF]E03JV.UHY7VT\N^$A>'E-H>V2.!)KF:HVS%F9ZL9B[Y2M_\OG/Y.O^@KY3Y5FE#BAD&[W:E>ZY4);W_0+_M*:[CN=-7A0A21 M^G8<^7:54XS^95]9K(V-
ANV2MDA'S$(5E\&,G\3/?.6+[=-SX=I)V=K/QN/Q M'HVD5KN-*T6/ZO;3@K1$MGSM*]3@G7[RC%>+WL("KR_'AQ7C8('7CRH(6. U M)X* !5YS(PE8X#4?@H
%7F&!UY_RX>,4OH0%7G^ONF$CA_Q)\997!DY^ C&E4G>VB3F"[Y3V/.B@V-4N4+\H&G-^?]"^ M\O2HA=[!63E6+='CAHUJ:4>3%>XV=6+*8GELVKBJH55A@QS"87'7",&Y">++
M=^*!(:_2#QI>2;K2+)]4NKU& 1A8U/>#JVPNUAZP3MKU'2UP'5(I"D#MI(+ M C4,[LN_IA-X?";G)%\^(\ 33TM27:DF]W:B.%3C=7$TF:#BZC:W?\4AY]*.
M7,/$;CU$1J)K&A[5ERC@:5E8C>TCE*EX-O&S=17DU+SN=A4*BSC?Q3(4EEF# M"X\/4POA'E8FL(@S7)S QB"+##PQ]7F7 M%CDKXIR3U\C6CGY67/J9Z9OE_K9P$^[O-
]Z!1\K22Y2[-+^<:*8;CTK--G\3,R..% M:0OC>G(E01@U 8!-,G+H1^HU%W?I1T8*/=\(^B731RLU03?+#A+P0)G^4=? '5TM_\4_':0K&C_,TR8^GW;;%OK $1VL \6G_+?WYOQ0 M@GX
*,.5&P4)9 ?__2U/:I3'0C7G&^%_5ZD&U.R&]]YO7H$ ^\K" @3Y$ 1& M0T'D0!#%KP0LCI('0230! 61#T%@12B(' @"0E-.! &A*3>"@-"4"T% :,J) M(" TY480$)IR(0@(33D1!(2FW
@"0E,N!,%\)6%MZCP(D)3;@0!H2D7@H#0 M]+:"^,,S>Z^G1W-=N/8ZB=Q7JH;H)TWN!1P81Z,/Q MA[\N2@UU^J8Z_8_K2/_*%=Q<8PGT.&_D^#^*?;-2T:]'A7-1VN;N'J-
@_1=5G>!_<25\,%$109%!D4V;N(;.2&H/8]E-GC M--BO]'4CSK^5&2A4'ARGWG'?KJ4?7%I_"G#I<6G$?6MEA;9?Z^RV+CCY# H
M,W#D3#FZF]W^VTF;RA2U@=*&TH;2AM*&TKXG:1_755#:4-IW(>T+.R/_8,EQ MZTJA;]LT_;BFN/6&^'=0T(U#^NM7Y70S6GOBZM?@_F%O5RSX5!>SN6\&Q[>X%S.1]3!JS17
M83-=>/^TE>[CCO1/.NF^,O#@U**@_J-#06G/@[8$7>T"]8L.ON=6P.#XW*\? M%?02]KO*J27LZN4=/HR&58< #V](W3$YH&/QSL=445JU9+[RC;[6+JQ7_< M@N;+"HX7=THJ
GG'+I1\!WH2JGW"GI":CJASH_I!\1:VX/N^KBA&VW"'"X MT*!F+IL47YS5B@(>\&Z7J'9'HU4LT1+]Y3MQG=XT$-BN'JE#7(.X]E>X)GB1 M;(WCE>RP:!;EE*K*
[8O#5B@.#W6FVS/#)HGTF=XV*$[93AYCLK*J."NWEXC36).]:.)62T)'!UA&)5B& M8P]$$86(!A$-(MK]()H2['H(.M4:IM>5])*&:LV%G<= JF6--Y5Y2Q1$A&AC
MQ);RXVFU#\"'.8//:^'4O9T(?IDA>]290J*U!<-1HB#T#7#P^8,<%KY5"NW6 M\WZS"T.SP-=.]MV:]GE(TRX-1<^DP;#D (\=K/0@B?/Y)SDRV>']*Y9NRE# M8BO*' P$HV<'L\
[(=6]QGL/P)>P28ZLF8&UA.+2;+?G Z79?EXH@:X==,6UW M:VSXC AYO6-X$" A0/Y-^J_>.8B3:"L/16^\G:,N;>-[*X^K/;,Y[J_WC08M M\.;
(+FT&LZG$Q0EE:*5^5J'I>ZA,W+TXWE\F)$FO;4 MCQ8#O=8'(,:<0(PIOFUB\Y993"<15)3. 5[TR^U%OS=>@.<'0>%MOSR?28** M"!4Q%XIX[1U)J(=0#Z$>0CV$>@A/#.=QB?
WXV,?E6MK+YI]]CMQ$F>-5*MJ* M-J(4@W[-+"^8/.XZSFO]46]2(0/1X,*2/;-610+I2\QQUQ$C'G#\M04[1#:(M;!#9B6D]"FFLMC[N&/.T0(NX<\CBC>ZE5
FJZWQ6,&6J%P9DQVRNBZ[LSR>*A/MP?2P+H==4YWN M:+]?CN)N$"=2H+]\9W$6GIWX2' %S]E^;K3ZO2L"]]I./B.PDV96^K[,H%V MMGX>MV%J[4J;:V#< :4Q@Y8X91C52P"[V
2[6'CN"V(7Q*Y[QJ[+=;\DO.Y0 MQ34O&.7V@&,'5&^;R_N>VDZOK0+%?=6<^QKUND S[=W! MJ[9-QLPC&/D#B]CX3&UHRO4ZNI_(,HEU8P!&[)?O) V#(0A&$(SR!$87\W;M
MCAAU4&$Y,V5.16P7U=FBGL93X V\V9%'O,FDXL>%,UD5:@DXC6J)2P/$+.VD9DN6\4QR8]%IB. M.EL/VV:ZW0/R<"S^P%"PKRM$'8@Z;XPZ\FYJ%8<>8XFV-HRJ^P8[\%=Y! BW
MMC[,9[5F VT&VK:S=9G-D.VG ,$D $$\,.1KIXGN_*X7N*H7V:H/KW>]_?6N M!;@_Z2/'[W_#-KM"D-B)4O@/-/WOKC?'\S7=^T;7I]=F@2W>+(>'#==8;2 = M3-%N:#
[=+>ESM9K';2M].E-BIE;>B4UX'ZN"E?V@ G]H /J&OOY@.J]L-JCZ-&52(M,*2%K#$?[V!Y].U2PU.XYK)?,>EAMU,E%PUF5$]].TB'D;!" ,2VZUX?@=B6 M?VS+I-XH-[1IK3MJF?
Q"D4RU-MYBS3S>@)MX1$QP4945941:VNZ2HIT-E\(; MJ.7(/* 4A#@(<1#B[AGBUE2E)#*3[0HSJA<%G5D'K!7[W[3S="S+:XL5XT<&P8AX#L[FGFV:)J(U%SZHM
MN"FC_AZICAZ14X#)Z'>M,(#"(+1):_S%;-V,")+'[L"_M-$IX5R>W*G><1 M6:2$90W[P"HF;F'-XGK::)%V'R +#0HSX>@5"S-!;'EW&X30YD&&UXNB8,^;+.V]%Z)8[R6!"D9,
[:LPK68LUNL2<@M4#: MQ5$:LX L'/[LC3$$H@EO]Q[AECRAEB2R7IU V? ETK:6&AR2VM+K?A.O,SC M?9+:ML@;#N%@ CV(AM6&5V5<)D[AA$I#$ZSXP-+PIBN$%
@IOPTI(E=RPL2L MQ@)M2YT9UQ9F\2R/P429N<7P2Q M5"W\)D>A>_X@U:[C)R<]/M(\4>P3#?CD9/DH^I]@.J%_?K'3 ['C--\B3Z<8 MVPN#N\F 6J(/9Y:=?T>
7];)"ML$XD3)OW/Q@T,(-UOOFK)H;%57XQY,NST MP6=2>1&X5A2J+V;Y?M"-_0%T)W/Y\>]5,XU0$.\FB-?+AD)!O),@?E5W!PKB M_:)"B(?@GB]O 04!(2FSR4("VY02$IEP(
D)33@0!H2DW@H#0E M!0&C* MB2 @-.5&$!":"@-#TMH+(]37>^9^8,IY_O* M(_-RQA>N0"]="\SG?[]@Q2__M$A\->.%:2O+'1N2H1]X0Z,/Q!W 4Y-__6MS+K5RHSB_4&?
^GVGSU\MQ_JZP$ M>IPW"/Y7?=$WWO)C\)R+3_ZN?R8NY'?-2'G$\B=10NN7[!=7X4" MSVW;A_Q-^>I-L=(IOW+\-@<\@)K^&:9\]<@+:GH>Q0XU_9XU':Z*X:HX#]$U MJ"]P+W$U7
A#D4&109&]B\A.!1JAS!ZGP7ZEKQMQ_JW,TJ:'QZEWW/!>A)?' MX LN+>#2XJ.*^E9+B^R_5UELW'$^&903.7*F'-W-;O_MI TB*"AM*&TH;2AM M*.W[E?
9Q706E#:5]%]*^L#/R#Y8AOH/76TGU+9;W<10LJ*U16J*Q06:&R0F6%R@J5 M]6,JZT_;:D)EA0XXT#\KXJT*Z MN>[M=\77SD-=>?H-FB*?-_C^O/-
[\A/8GU7JSC8Q*?"=TIZWY"#H:A>HGST6 MV*&0FB$XC?063>9_J['IME9'6)YO;\T]8B_9_5Y>SO=Y[/$\512/&,SQC8G8 M\M;?^#*GU#@@[R_?
<=AQXU[/;T%@@\!VE;ZJ36GA'5C3HDQDHDU-W9/PI9E' M8*O-5=.75\%6&'(;W75'>VU>TA-YTU^^PTZ'=P)L5VQD"''M4^+:[S5UQ62\ M9C0-1!&
[4P'7^MA^.^CEL:FKIR@'E6C%.DH/]W-75&MLW8P3Z;-?OI,0Y2#* M093[)"AWL:.L(UO*K+)IK- JJJQM7MEWMDX><Q0;\M#O_!ACN"#H]BO6NG>T<1]4@S4G-W4Y,KS;O"-
V22#:& ML50$R5R,NE[,>6MLR$<8>FLN?":$!"+$\(]SDO$S:G!F;045&"HP5. [46 8 MH[Y7C'HQL\,UAD9WI PB@8Z[[7Y$AD5FRN4P)AV-8FW7*=FR.)GS77^+$<;: MT9.8%&1V8%
*$3&_-Q4@(N8;$3,IHFJE.Q*KW"$VARQ6,OKF1*PC>01%9[I> MBKM-TS"-.T=2:B'4 ^A'D(]A'H(SW#F M<8G]^-C'Y5K:A>::NXZ(+XBRYE*8V1SCZS6W:#LZF#,:(AMMCM-
CYN4$S8']DB+YCA8,FUL5V8QUW# M47%E2EZ]:PN1P(3QM#X:]1$.@!#S.R!TMP?4ZCBHE5AHL1'RT M[_6&U1:W].,9*]8H@MB%\0NB%U7QZZ+ES-TQ2X>M&@U0(=
<<]R,>O55U,MC9)6L M_D2NQPW+(DUN=B$Z7! TIB?H!"YGX \8^=H!/@A0$*#@*>0[:A,UA*3G14R M+-.Z.>Q6JF';6.-N)8^;5<)N.^I+E4E3I)'6A.]/:W:UTP<817WY3A/8 TW
M'2N(4A"E;HQ2-3=N]P*$*0D\O^Z,2O72%.?S""BVWI'H\EZN"&H%"2?MUKHU MH5- 80"@$_%XFL51^_CWL(QW5AS;;6@>E&"$04+9(O3JEB6X;QATO%39!CO M>7\>8MM/L"V]D
5,1$@M)#U.P3E*"YC'S9*(LY(X:7,[?"G2XRHR4&B!#(=Y MA%&R*L:;2KE91JN=8:CL.BUT0>D2AH(L8A&')4[OY"09Q)]/B3_RPINRPNY MN2O2=3'J]WL5)5;'4BY;7SA:Z*0/3YTRR?
8VWM9M#A-:%9M@>3O3@PPU$>]]&7^SVACALKWYP@\EY#9FZ= M", B]AD24G!3CP0C" 8Y0F,+J;M9M4!I5;0V$1MKKP:K\LC9$#G\2+/+&BM
M\1]#1N=DBCDH=7.27GE,6E1VK1?T4=*@OWUGL@<"N>!03H@Y$G<^) M.D93P@1:415W89&]A9YNR(#$&HL_M%.G7RKW>^.W_^&;7:%(+$3I? ?:/K?7>^. MYVNZ]XVN3R])
UN\61*OSPWD.H*JA(PJYU2HS$A\O.XB8Z*FBB[[F)E5L5V MT3MLJ=VJGZPDL;1E##R>_O[GJB#60:S+)=;]+&$H>'U#-C5^(U3W7,RZC%KE
MG3P>6"@/M'@Z;!\B44:FL^XDH#E+3[&._O+]BOE""'7Y@[H;W-2Y'Z2#O8F@ M 7QJ_B$KOYB0HS7RMPDTA85E$=88X%/I,-RG$?7KF\6@X8UG;4$=1$MQB6B MZL?
[/G#MZ44V>#\$8MMU[X] ;,L_MF52;R'%EZ<'(9B9T<9#._&X-?28/,(; MUAV)X2AD&10)D;GOQLU0K>@IO('*G<0#A5^Q<">$. AQMY_MAX\WQCISE?+:QRR:Q6]]OY?-F4%L,C&C%'-
"+?.,]WLZ3> MR UE"]Z4^Z/TW3.8(!*84-PH4;[;;&#_W[=;T-YP7G>#?V^4/NN:54(/6_- MV'?(#;%SJ5VSG\? C&TVR.Y,V5F"5R\:FC()XCG+)8O.-'WV0.-7[&_[&6,P
MB"T06_XR7354EXH93?"%T.6=Z>"PH+'U+H_84BEMUG.&B'RSB0B58G=G^P-$ M!]A"?_E.%5&(+!\$63)K.0@L>0:6W[NZ%L7"3@I:E&G2XVUYJ11G9F.>QQ-
MKC5P1OB*+XO=FLFO_(4=E*P49MCC51)XD1\"#02:]P&:BUDX19R7K%@)FB8? M;[4%/FN-O'(>;XC0Q4K,+68SRXRD<4U3PSVW8F,)2 +1SS0URPG";'D_K'D MM/<,L>0-
L223]7("E>>#\D1$HSJ**B1KH>M.'O>9VPNKM3;,F#$C>C;ORRV, M;3?3R"3->CT0-/Z 7S/Q!2$%0LI'@Y2.TT:$+2Y2YKZS*0G\+$)*RSQN?ZP; M#-MQPB4J&&8C-
^*VYEWCM;/'*V?>F!>W05)$TW_"L$[?3^3=4 "SECF)N/R M-J_Q1+W641 :VO[XD>& DIW?"#J;X\+P'RHW6JD%WK63=]H7ELF:5G?]9.0@ M4:-SA\-3[4C#"=V";P3F#[*$:B$'JE)
(%-57+74K.V%"=E0?H+WRPHW"0I@\ M03YRH^!JA<0:?3=6_:"0C)?,:&LL54!C^(D:+L)"$"U7!3GX5EA&OI],H*"= M/=K3L1**R,(DY=(-*>PD?
<@E5I0=YN$0VJB7P^%9:I>B:4O(_"WTYIB?6X=D(1)K\J0?)'VW7T@IN\GU_0$B5S_>!KX2G/9$>V]C]A MF&)L#262+6M?
6"3$^DDQI'RY%22,^7#Z6T!>Y\/'P7)T(!:7U(@X)DO_;3QW7^#G;T:8?'^9_'6X45/. MM$$16==)#/)T9B$];8S]3R&]"WMFD9'H5,*7X/0E^_BEPDK>)II4V+CAJ8=B MK,JFHP:
07(B:A5H4S+%9'*RKH)OI:,7_P<,[;)=\/P.-370ETK6*H6)@"[M3/1178:J\@#XG%!EQT_'W"/?P M*)^SK O)SR=2PTGX&4;@VX^O>%2!C1L81^-)3 $4<-6B,/+5@I(8W=>\2C=: M!"?
7])N2??Q"0?8!/V1%]:)DBHFI)-P+4X$ HP'<.ANGHX:%V/7#56JR";.! M-2SEQ.V?H 40NXF!ZX#3/YB]3"P';-8!H+!410>2-K1DC/W7T\L%[M/W.ZE9 MK%H6DMI:\MD/34N&?:
(5J=ZM57>33"3A[%'4AA<9RC/- +B6FO4^G>UR)0-_MI0*@_3%))8$SPUFF"G!V'L?Q7RA,(38L*^%@PL!$$U,5290[%,Z/DLSE@ # M 3R#ISEN6/BAXT<- NX0A F&$\DGMYE U?G?
Y)^SL)>6*OL@REJ=E.-'$ 54 MZ!0ZHNA_OEU4_$0MERJ('7993Z(EC#[.YO'=__3EW\\Q80D*N#ZW\[A MWI-9)6XG"U'Q$BD=H)^ M):C_+#SY&; CPTM;WB%/.'8*-!&
0M].7SM_ED:)/SX\ <*WQ,4FTMJJ8/1G MXZ:""=W--QS[FCK[Y-?3Q$CL:Y&ZDJA>P 7Q*)A_RX65#^+/_QAU^8N+FQ0_M'."#K>.P\?%]3Q\E80D(W(#]\""<=<+@1]PD?W\B]5=U-
64MDK#Q\6U/K'W\ M\+E,,JP^_C&),9;_!2@*_Z^_I]_\[Q=">"'-QX7$#UF"CWXR_%DL+ZSR& LO MI$G9VL_&X_$>C:16NXTK18_J]B5 2A[#_>0;JL*%OZ*FKF&E?^T\RLE:+-0B
MZ_<\AW*B/J%T@H0])Y LN$DH9J:!J+)GX#7_ZGK>4B@-'$F:7R:!.G*$V!. MYK1\1-]G<8!Y]"CJ<8&6^(.G@)\|-'DYZP&$Q.";27QL!$"-3SXL<6_J+D5Z
M/0TGDP@SD8QRC.:.H>A6MB(U /&MODK(O>07\-?4'L#?#3MQD OPZY7#@3]8 M1/ O8U_@=&Q5#<^Q[M(W %MEL"0 <@->,)FQD:!IPOD\#O?//+#FU)R#Z1 7\ HLF,>T^ &)/8O?
HJ-S)>R0F M+8.] S!YX[1[D$9S#F!-^B?9RBLC>H^".W+AZ?R?&@50I5-T>#2)1PNY:!N/ MX[ZY;?S]P=$/$DX683@)P\F/$T[*:0 I$32F+IDB)5%X499(C%(E%L=DB<86 MZ))>X@1-
DU^.C)#/VZ_[<:\VT)I.)"!M;L.ZV[?]V()EW#T)6F]MR$-:3TV M12]<5GRJJ3 MNP](B9>DAK,9[/D-'8I5=%F;\Z-N:3*,)4+*4.)(IVNU:@U% M\&:-:91V>>/Q30RMBH=
<1NY5!;'9#F=!3'$B5E!M54BZ4Y8+>#OH[E(YEKF%(F^JA!,;$L)>DK$[T!+2F(,(P\OEI,FJ, MUW1 FM$I@B'VC28V402\[)6E\;(B,COP?*SXDK3=%GM,M6CR9E1?NKM*E^D,
MS73Z&4ZIB<=61HKO"?AJCY?'XL:U[)0TP_Y0T]4>.^;J)K\>CINDF431*I@6 M3K\D+0F(WO,K!BE&8TX<6-/%6.9TB6P4! #G5J?Z@<*''24R6TAZZ%A..)E5SB$]KHU*W7K*1.*',2#\)
M1@>]Z;XQ%]5RW"\O,(H:U_L)95;Z3KW1VGM^231:>FO#"O/&;*RT:R@2=A<<%G6;NR@ES4@_;"RL>.N&
M(V'8\E9"T9W'.P?,*2M]OM_WQFRQ6$,G[3[6.,PJ9FD+1LU*'ZUS&!\VECV1 MKX9U?AZ0+A&FI!GIS[P#U>AS05V(_,'*Z!/.Q-0!^_',NU;WOC!RRY6>4!UV M Q*IQS4L3/F?
491@4JKWF0!AA&:+0^>6US'E<2RQ6:$B&VF!DH?Y0E3-.M^< MTM798@WZCF7>=+T9K$A+VZ]$N;0;],:+T5)&]\\IM^2,E=V56#4-59_J
M5)UGF[7^L;WT"Y@HUXK,Q#+ZJ+R.R=%TS*$'E3NU>GU.NB(F3!(Q=6-T;U1F M@W5I*K<%[M1Q\86DI@93*;'T0J0/K?FN29D3K0G>%,^H"H_K00=O,244CY<' M'-&*=6("&)5E?
[,N^,%BH#90V^OXFEB./'VMT2#J45-M+E6#QN> M:=&N=>Y"])2?:8U8"'F;ZI.9<[V'(.LZ-RI8<@+M5[)MN^4Z3U:[<@'N=]N MZL6E?JKG_YR4"[IJ<$#)KBC7ZJTE-?
=#1OQ1%OFD5R,S^477D@AI)JF&+=],>K9Y-0L-P]S MG#O?97Y.*X3%5M1K.25T7_/"0:IK$,&M#"M+PARLU
M',IP3+"]V7H3^))95;QV8^"/)L(P)RIUA'VHR6=Y8C4[=5W#$GM(A5!'9D.>B1N5D[FTP7 M!AD/%-.+QX?(4!HB73[29DS"[3%6O]ZC(W,?
5RR#''"Z"&C)K'S7+;"_H]3KZ4M0!:4:^TYI4TZ(1-4PTC&,WF^J:+X[Z@#0S,2NL*OT-PAJF M'!BBBFQ+E=4H?8&,*E"&1(_8TK9O(J7FG*!0<8_M4]+,M-:CV@@E?<4R93P8
M\9L.;>ZCE#2C-;12EP:;4M4TF[2(!%H5&+\<-+:M&EIEUATR[M7$>CME019 1J4$,593C!"J.M6DS:XM M5\4C;4:X97MU#Q0Z MG"2<,[L\R>@I:4;'*-,0-
S&)#$2[MCAPWE89J7)*FE&;FCIOT%-?%X4F*3!= M;!O6->"G+\35\P$O:T-FM4?YD3"8!VH0=;8<(,U:1&2V>Z/(<,9"-V!0!S-1 M I?2-\AJ.;IEUP>R&V+"<#T.9:?
&B.U]^@I9S5W//;ER,$IKL1E372SV=IZ% MQRD3,@SKCX:=0Y5G78'F6KOF4)2,2O'(L(R&C9UJRR5M5Q6&!Y6N..RVO:@< MQ\VZB-::C 5A4$>-43,."2)@?
3_E0U;#>NAVHGARW1"1>G\PBW2U'(%;QV@>DF1=@ MUX,>PM2"EMFTPMEX6Q]M9EY*FD&\[F$_KC?">4,8;K>K;1DS\#V9OD 6;99J MW9RJ97.7K 6G4G/(SIS5)*7-
\DNQ5$ZMB*6AP-,\&LJ3P-J"O9@+X? .[39Q MS&H,S#UI1$*9IYN;B@Y(,SS XOC (42#0;OSW;!],'&FHZ2D&1X0TCSBU##L M"Y.=6>5#Q5R6HY0TPX-)' E5MLU-
3+XH$9OZOMLCL4;9@N7ZDCB=_+X3 C"G9;V?*VR8\' M4](RN*DLNX.A+$YD'LA;)TTDU A$?T!12J,+3J[JMC5 M4]+,S!C,Z861,5'08;/%&)RO1$$S)IH,QA65[UHA8MF2IK!
MT&'HM3")\9/U?G&SFW1YK;-6.$!Z86N*-)K16G,I,:JV^DJU,\=B-!TVBZ%R MOV-6F0HCBORXHG:G\V%0%>*4-H.AU*%,M/":B0G>0!JA&UXL]X#>7@I;Z5EC M-
RYUNJXY'&O=!4KKS7[O2)O1QH@;2J33;UN"1VX9TD/;J:- =(,_(M%_=->2"P)+K'!'+J[#I[C(T!:7;;LR:SW6(\W@N(M9DVB5A&O5,F4-*,*TC@X4%)_Q8N3I55LT?& WUKINV:FA8V-
CEWO%AU4'I?4 M!HXG 6$I)V/W2ZL6 6@2Q8-1G#E\I>8QBIL-F#9U:](?DTO==E"]'[B;:(=V% MH*>T&>$Z1BR7*7EQ0*OCWL!I,[UY6SB^0X9A&+8.-9Y2ZR(NSF;%HC3J;]WC
MN!G%+3*MH29[S:*(2X?#;AJRM49\I,VPC JZ%%)N;]>FMQU5E.Y.T00MY6Y6 MR9E)=#%!*^*.-&4%T5/M@_B_V?O39M;199VT>_W5SB\[SEQ3ES3FWGH=V]' M:$#SC!"2OA"
(04(@D!@T_?H+R-W+JY'==B_+0B)71'=X>9509>:33V51F5FG ML>EWL';ET#*.6@?MMGVA@2E4I[%*9$N#?.U(5/NPGK31S7RI5?BRM_+5T]@4
M&A#S2$UY#F];W4E5++8.Z$R)=78FO&PNW%98+MD;?M,1-'LP/S!C,C+;F?"2 M]HJU@;3%6CR.-SK+P6&GUF)7/Q->=L7^8+O>[FI6J%5$JEJ8*&,R&9K"@AAN M?
9=I,254J.I=SV@R%=M+AJ;,.ZC;/<8>=TDT6G];HRI9L;?%9&AZ1U\CEIN= MVEF)32-H%.?E*5XI)4/3R%U+!+Y;4]A>K Y1)R+J0"@-=\G8E!4\NJD[1==>
MB,AQUZAW#8:H5D[/32$L7#-!LVJN-$L8!$,)+57JQ67RW#1J.-,HBDU6Q"R] MT XF?EW&"FXA&9M"S;K.&N-@Q+5%VEW-V>72IN:C>3(V-5_*#KRB*E0&%B)T M:U-
,6MJ]\FD.*=2LF(I[]O%A7@8KSMZN3$KK(+HN6?"RZYM\|.6L[.L507O MUX9.?YYPR)GPDK/*/+WP-4=4J@A;KQW=BA?/X$QXN:^4UG2K92O6!EVI(1Z:
M+2M6[IGPDALH=AD[=$@Q',J'8G-G# M2,H$TV[2:FJ@@!75L-:N(-)Y48MV]*TM'&CMK(V*T.H-721Z9+)<],VV]15I$54:S2O#!=<8,\JLJ@G:DAO M).
<3W6Q5BLL.BF#AO"++]%ZM%^(*EY3-AC*-3KGEKH>6^".N$FPO1-?S>&C* M9K)?L31QY=CVUT-*T66\O^<.X-+#8L3HJ(FTEA;MKIOU<->OH%HR-&TSI$(N^@-
ILQ!IQJ,'+7O.M\C3V)3--%)" M]]9Z7D*;*K-3%47?5XW3V/0[FPTAC@8B41.K\T9OY]0&]4(U&9NVV>J('$;3 M:FG 5R)C"_'Q&8SB\+<>&S*9@;BA2T!
M*_)H6)2HPS&*BAP_FL.9\!WG*VUN95<'?,G6J?I49@;\LK3ZP*W=BORL;WKQT-3-COT)X)#.7A? M5(K67EVS>$78)Q-(V\Q=]:TR.QOVT*IE6$'!E,KFXC0V93,ZVOP/6[5F22PM
MHHF.&Z@D&KMD;,IFTM:KZ1.GNN)U(^@%BFP5;#1Y;MIF@HH((3EEFKQ>7@U9 M25KH92X1+6VST>9H-)WVL(F:'4(^C-C:7B43C:5MUC?5 D9K: FE';4ZV33G
MG!YM(8@SVX+J6AY/>\XJ1 5-&';"ZD$6V4(\-*6Q@;FJ]]PCQEG=K>K4\#8A MZ*5D:$IA.W'$.?/22(D6-(YV6\1\Q#?[\="4OM910#6QO3++2RQ25L8TZI4'
MR5S3:Y]9T]1URS$XL=LL5J.]K-R9CTYC4_HJ<:.".(HVIVA\K-O$V,EZNTZF MD%[[2%P_Z&9/)<200@9%N<7XS=X\44)*8972D*KWK*K)AY;M8?:PNTX2(*-K\
[RSAV1';J*M'8,]L"O63LEW.YMD"%?FTJK(>C?7F5#$W9EXB" M8B6PR+'8/9!;FUORU*P]CX>F!$/V9;>.R -4+/D,-IRYM-ME^_'0%!0*=6%0 ML% %$X62K90/DQJND\E3TRNJ5W)T5<
K%M(JJFB(%L3IVS<)F[8G"8-;N'V:D5)TF3TT#C"76MG$("QPJ MU,BCT;$'!H&=QJ;4I51%U:*H,$3QBJY5R#E>$C:)#M)@5$T=:9O6)1I5U.%&
MQ[AA8]A/ILFFP6YJ)B52:\@ZJ2P6ZBASR=@TR L#42U5>Z,QBO"VW!%W;&=< M.XU-ZE]-='#F8-\W*@>Q;JZY#B?DII S*8][GE:HS;J%\MH)/3?%,Z MZY4&.]5R9&@*.-+
%H4U'>D8U^72.%@:G-Q(AJ:PP#H5 M_("L=PC:Y"I.?ZI-0TM*AJ;,RQ,#<^0L&W-^5:69DB;K/BHE[M3F>UQL' M?A7V-F3CL'5VI9,24@J;3OFVL9:]L84?_0Y)"6J7.FDA#9O!#-
MW\,/3C")E]ZU:\M0SIT:+[7S7<"557.WM#;?< MAX,)?AJ;/E)L,30%WT\>8^5ID,733+XF35L,(/',> M#TT#=]4ME.KC0E7$M7* VD:=V*C)4]/ K0JKG76T.[0HS \-OK3 PUXO>6P:
MNQFXNA4K;$S7X]X'>ZZ/KST]CT\;^LC2F=[D5\-^&3Y2OSN\3 ML) 1";TL;D8+JL8-"'M*)L]- [=6)#>>,R..ENEVFTO'8#TN#F[.;:2F(W(T M#@Z+-E_UE]Z6;7CJU#H]-
WVV4I@J1KU?KXGT5#0JDEV?5.U^%!><.3L3RMR0 M\M4U+U07RG16Z4J=0C(T9=\I24N%X.",+-UEIOMPU5.0[CP>FG[AV>L4I]+> MB:*5MM+)'EJ.M-

M1,^K!$'ZEF0UC]P!%8N^EPQ-!0#%28-!Q.&<1VE6 M" *UVU/WJT2L-,"8:.$(\6:51)NS#;D8ZOA,U)+'I@'FXY4"4E]T"%3OS_W!]%.G3RW@\"$/=>E^Z,ACV\-D2-VTB@R,U&TZD\#$1/-
*- **T5+#E>1*X%2S;!LO&,SB7LC%9=W#3[+#H"CULU7K76DZJP=1-=7%2;"4$IS0'XB[MVJ0CZJ.9UE8*PQZFG\:FW7@V=:'JN(M^&Y@;-V1SPT/I[$I\VZFE=G:.)
.2N/^H5V9J&-4C<:>29,^&*M>C=#H$;K1 MW-!$:,8UCO-X:&JVE6IJ K/I#I,T[K#AZC_6$T-(7;#L95?1(_=E"\@P]; 8K.6KMD:!JWA3G&=*9RC0]M%<68 M?3-RG4(\-
(W;=MCBF@C>M91ICP\G]1DMT,G0,R^>IQ5A.^\CG"AH6VS5F[- MV^5D!FF,-P**WA0']A;M2ANJ-Q^&0A_/3>%\;W,-@S'+WH\TEDK1TN+@N=U
MHJ\S+YX+VXI0:U50U"R6E9*Y.MC5DVAIC!]&_D%TI9UM50OZ8>;)1WX8K?_Q MV'3:JC>?U/U0PJU2TT?*PTE@Z]YI; IBE>V\BY4-K!FMT[W=<+B;S2T\TL.9 MH)&ICXF-
TVW41*3LN>37^V8X58/K%:YD4P@Y63MA<1[M;+",8&OLV)"@G'5AGCPU#3"AN_)Z_0JR1IO[@TIPE7H$]$1;ZHV#MZ>:NVJBW/3FV]R.=D2TGW;0 ML%05VXY?
F7JU9&P:Y')WJ".;@D!&0:ZQ[TVL!2443V-3.CLT?).I#L8^:@Y9 MUUF$0H,DD_FF'8+J[9E>QT6;:%B7.V'7L;U-,S%;VB$..[LDDPM$%4/%UJ;8 MX;CM-$]S2!= ^+?)TZ$^-B;H=$A2[GH?
3RL)MYUJSN MFLG0%'"J]#TVGY$[7_3XVK,DH'D6-\T!U-]0\ M>6K:O+*X/]9;?%M4Z.5J-JP."V0K&9J&>64>-K;+9=GAN^)\;R[IFEF@3V/3 MO"1MZX8X;/O6P=H;Q'*[\
^[T]B4:H]HT3T4QG,C@K N(V6"#YF(1ZES82,6 M<._ZS*LA0B529\@6@N".XU-P6;%EKM[=JT@(ET;%!!VAIL,FVCL3*Q &@,4 MK>R+*#Z9%=A:M;RD]=-
S4[#!U\=NSZTUXCV,KHZ%6D#+_6CLF9?4JEE8KI ^ M7^%UJG3LMJ3M=E&8QT/3KUPEVISOT?I6W!1+=68C8B-339Z:?FDD]%>M65$A MQ16^+D](LFQA\^2I*1H;US5Z5FSU-
'XSUL>BWVZ@)3$9FJ8F2_%GAV8X;EAZ M2Z;]>-+F=L+:G3 M%_@1[_HE-1F;I@5=&T4Q>[WIH"M]WW&DKGZH8:>Q*9OUIEZUOBZ7"0OG1D2] M/ZBM4#O16-
I]E_*P3RDM^H":XX"R^+X_;O4BVOFYWQ";7[7NM.E]YEB@%I/3V/3V MS*I(XW Q+_,*6< 1M"4-(T4D8U,N,> */5\[J._CL6?B=XU4 MVHZBF[+MM>VL><\RN*-
&#XK:G^\7I=AX/39>ZS6U^ M5AW:M&@.R=G\N% LU4DFD+)OL]7'._4.:UN;+KUN=32UV1PD$TBY[R9$MNW" M1AR+N+S>RZU#H5>,87NN*M+J#RJ+
[58Q^6JU9&/2PMSM#LD,SKQBHI&)WBKN M95&129?NEPO'_CP1+.WJ9*6]:1>7!F?1>J>)-,GYI&"?GIN"S5"O[;ITFU- KD&-Q.E$&*+XS./W@AC[#)\]-0RQHBGQ=GH6B&&[T M?
E\/AD182IZ;H#NKK#FAI9BHY+#C&JK4K2Y')WLFX(CO;'VU.@@Z)8PV^U[MZ'K]/:)?M-PE(5%F0V8LL2;A:,MNK.@KDY.S_T#CI_OI4-]JI=._#T_-97\ MJ>]F.3RUAHM?Z9\Z;P[=N-
3OI0TG5Z0.AXU>/EJK 3G;Y<8F8V..#[JO*.H6X(7ZXQ7[L=_M6/YT0XQ:?'YL/9T/Z[K?VFGXH>K MZ.-_]%?S3U?MG?JNQ-V 3IUVDJ9]KQI:'A[^CQ;WBO/\E^9!H1\-__OJ:GB MZ7O^:
9Q:BF;M)9;^_KO?_SP6LY8AI>^"7%C /74>>"G;@)*&+@_MQ)(?O-3 M^7^Z^C_=+"/P_IC8RQ=BI\8)'[MD#V=_P]^]9^]59X)7SX^[N!B1$?[H#?+' MWY&X
>_OI]87NTA/?]MRXJ4)R$\]#929[]IA\->>!M_7>AG[1.OE5]U.?JU? M,?H; X;(@B&PWQ@&#)$!0W"_<> 163!$1$TT&"(3AF#?O4T6#/%-AJ!_(U@P M1 8,@?Y&8F"
(3!@"J"D3A@!JRH@A@)HR8PB@IDP8@OJ-@GU$%@P!U)090P U M9<(00$T9,0104V8, =24"4/ ABXCA@!JRHPA.#BARX(AZ-]0B)JR8 B@ILP8 M@@./R((AJ-\XB)JR8 B@ILP8 C9TF3
$;.B^UA#_#KPX#?;+4EXO?/W\2-'-AO[]+COP^U_U.R+X;6W\+9%77CN7Y M[R/^^__%8'[#WPV(K@W?UY#V;Q]6#V M?#G+KQ69WZC\O5C\1J$O_FHQFT*_?
R!XET)_SS8_8T)?/$S)IM [WP(#?#. MB]!_5Z9SET(#O/,B-, [/T+G$-X0G%Q":.87WRK\>*>8%ODK7BVBY-7%G[TE M>^K%XN/S0-^Z]C::X7_^/0/[?
\&Q^H5?)X'],VW_+!\MO(&!VS]O_@N[:I/?P+3?Y8DF()2&6A%@RVVDI7\W[\6T_7T;[WY&=R_A+]-O32Y9+6:Z+E^\X M:;I%O8 ?@1^!'X$?W7):P^WI!?P(_C\"/P(_CBNBSH)?
M^]$^/+?-SU/3G M2>2M'#G<'B9N[@BJY#JQB( )6%YA>;W2,=T5\UY2/03^0AX_DX6@KP-]-=.] MTTDN@3Z=?OC:\XSK:N22IWR_OKY@V&\,?E^94I[BG#K-/O2B[W*_;B&*#\:N
M#:2;"EY..11WA*TOY27RNKH!.&4!3@3 Z7I;JSATO"\XX0 G@-/7P0D#.,%B M]T5PZD6Q^-?6) ">/OUR^8[P]*/X!4!UW;?3=P2JP'V(*ZT 4;#L?=7K*#=0 M[)_Q]]?ZBJJ-??JZKIA7/H]
[BLU+$,_,(W#SWHHN:N5[JFF8C]X M>O0_W0^40/^Z=[;?*G!6BS'RKH53+<85M/ *_5[LT-E2R\O;Z)R#XW0JFG[G=#UP$7 0"K5P&6IEK3_>1\]"'4_'*P/2MAX$2)&V]
MH0O=/SWXS)7(WW,18M97MZSD?/PI[2QE7*R!\6QVOY[KV="29[>/S0_2GI_C^5U_BE/?#XFN4$J8 M\/_>:#4@^[ZG/Q#1?^CIOQC"_S'WT9R=BJ>H21.ZT#&#@6[\]U&,?I"%0'$T
MQ=-D42C+(F](=1;9!5:5,G:Z+YLA,]D]/JC1=T=?F'RJX,M=0^9D I7C[F-R MZ"-S15G+%=-1'#62<[W <&W3%?3Y2G>"PM[T_QS_HUCWK\/: M20?&]QX<_1079&MU9ZO[0?
R9XJ%D1W[:-@JJ MZH6QQ-$,(YGC^U2[CO['%:NZ5@H]+YIIQ?0C\,;_^O@0_Q0]/9]!J?WW<:C* M7%#<* .M0J.;X]0:;5E^B0X+,BL3C_T$XGA__GWSUB!PM!;SA&Z".%=(\T' M" \
(+Z:TX<[]07@_F*ZH1U^H?X0]2TUDHZKW@@UFYU9GZVUFH@2$R#]^$P0 M3R2#788!(4L2&! 8$!CPUQEPX>FO@KZ($./?^A]GP+HO'VH4-:^*JR ,&\4- M@NVY><2
W.,SR3Q1.# @,& 6RTZ! 8$!8TZKN*'WB@!C/OPD!2)>IW)8&Z9@ M=4FYBY87M2U9C8- #']\I]@GDB" X$#@0.! [/*@>;V51 8,^(G*;"+Z8-. M11RCZ*%X:--6I;AWYOV8 JG'9QQ_8G :*!
H$#;"0($9I, ?U->.^&ZX4)R8 M$#])@16NHA_*^+$CXMMEH>5@!0'K)5$@&U$@@3UA- H<>$^--R[$@=_?.P,X M$#APH&]=>QO]_@RU\:$KV.YTIUO(L#_&6_?;P]V$;7AV.,S@Y%
;_?4+.5" MN]OO[W?R25J+C8?A_P/8A6T);$M@2;[^DGS:>Q1LV]U%']$KKG>:<\OU_3.K M]&H@3^Q%A;#$4'=6QUZG+IB'9)5F'I\)CGDB">:=E?K+LG"SF'(KK/7D%H_8
MT)'87YU]FRM>A^8U5Z?[KPQ5H"7-_8M\|6*1*X?:N3(FX!?P>\O&S"%^+]Y4 M_+^ 7\ GX!OS<1/\#KNJ]]7??R>J=]>KOS\@1K(L]IUYW0U@IGAKA S/H' M^W;R"93UT.K2J_U"5
J'LGS@ECS*]2,KQ_D$]&5+BW)%#M 0Z.I\".LYM/G) M5)L?P"_$HQ"/0CQZ'_'H)P^2Y9&W+W;0K2-NIE)K-RM8Y>YL%]DS/DC^N\@S M;\V #\ 'X /R; MO7T>=LK7W2G_V#Z]?
+PC=P84TNBN1"5DYOL)/FO/T,+M=_,1D:IL'1F"1*79 MAO*8KGOL> 490Y-V(/@3CKV7A0T\"CR:!QZ% * G\O(&0*(^PT@OB3OP^CC
M%"440P(]E"I:>5EGY<6ZG\0/[.,S1CYAU(7::@./7]>/1/:T $TH@$>OR*/O M]:)H[H/"D @0A-]LN'Y[O*!+I?(NIL>X&07VA'*PO;JK=A39TP+TLLB=R6%[M!=LK"
NN'!9\,HTIZ/O46EUN4-0\N@7!7-1XJS)/(@4FBA28)Y)^KRGIUR4R MQ=;SD-/HW['U_L&/[*\]_M-_F0RJZGLAK/ ".TO3VFZGBZR1Z',UJ]RDCIT \5^4/\|UW_P].A_>G+8?LD.$-
=40O;\YG*\Z*!&LW9:O==U8]=Y]4UP!\I5JB1K39) M4D+;$JR-&=08JX4L"S*&RT32*@B[4*G"&UU"@!P_E+1X;,UO&K3->==+8N9^L@RT*XM9>^MI8[++MO=_246:X2$)+[O&9
M9)XH'-@2V/([;BY^HYG&M24%MKP?MOSUMD-3(3BZR^5A*#8=4>-\=^MI9!)< MQFV'*.:)IE#@2^!+X$O@RSO@2W/[*KB,V?.3=,DN-E;=TAFJKO/ZB+:(B.N(;A0]N?
[W(6:/MS=4FO>4E*MK21/?> 3)^K M2PJ)<. >X![@'N >&7:/>RA5!O<]P#W /<]X#@"MSC!MP#"G7!/3*BC4RZ M1S9! R69*9*CCRX/(4,>7!Y%O-[$',M8 V !L M ';>@
WE3OD0&8!]_R(#L/,@,H0B^1 9ZOCN7^1\ CMO5H8ZOGR(#*'(S8C\ M\=.IORG:^[X3N&7H!Z9Q^$N9WI\M2A\41WLP'2T:Y45_O61]WBT:_.O+[W*E
MA3=+\RZMA7>.H#.@EC=K]'(%CCS./+N(F]D.^4*'. BX"+@(N B M_[P."5P$P $N BX"+@(N H$6N,@%RO)RI84W2_; 10 <;Y;FY4H+;Y;M@8L M."#0NO] ZY^=DE[Y2/3A?
_\+H]'_&9B^]3!0@NCKH2[OGQ]\YDKD[ZG+R_KJ M!H5Z]R_R]V3N9!WID*-V_R(#T@'I^1#Y>RJ> .F9$QF0#DC/@]ESB'2(7G** M=*C^ Z3GP>Q0#@A(SX?9(7JY9:1?
\N*_"Q^8O:V.UW-=>SJ2S/;Q^2'ZTU-\ M_ZO;6N;]L/@:I83?>U'?]QW]_ET_VO^8^VC.3L53U,!TG8?0,8.!;OSW48Q^ MD(5 <33%TV11*,LB;TAU%MD%5I4R=KHOFR$SV3T^J-
%W1U^8?*K@RUU#YF0" ME7$4)^701^:*LI8KIJ,X:B3G0%=UH'AVJ8KZ/.5[@2%O>G_.?Y' MO>Y?A[7UU4SWWGMP]%/<#UBK.UO=#^+/% \E._+3KG%F=/*UZYGAO_K.@A-]
M^(*X9:K.'_YTGHDL.8&+__^^. HJP@2+T_^ M_8P4_%ZUPQA'!57UPECV:(:1]!-=\;J.WHU@$'THT+67^THKIA_!./[7QX?X MI^CIT0Q,
[;^/0U7F:XCF]81RW\)1$5='87?'.@498V7B\9E^8C'T/__^&390 M(WK+Z4+?VZP;N ^X[]NX;[AS?W#?#](KZM$7ZA_A0L.1*^%HX LHHE"=^FI; M'!7Y>)*\,,>KQ&7]B: @-@0QAFPQD
MF&TR_$&"[8CYA@O%B:GQDV0HA:L95]A@OF@6@]J1]TJLODZVR1C[^,P]4220 MX5UU[?C>N[*!#($,OX4,!_K6M;?1[\]P7(BN#J8FBT^E-I=9%M4!JT@.1?!
ML<=G&GLB2!I(]I]ZKGSOC>?9(;EON- \9]B%W0HLT+! ?\$"?=J2%&S;W44? MT2NN=YISR_7],VOV:GMT>P3;H*UP6"#"J7)6N)DJB7.%:,6:'1S_R)?O 3ERE%WKHP)^ 7\
MWK(QGLF;L/^0>4/R[%ZU.C6>$(7;B<9 MBBZK4DGN'P2Q.Q<]SQ[*QG]ES$N28;"GE#Z@FGRN2(*X,:K;7ZT\FNDRF])#=MI@!BC3TP0"7B<96ZB=+.!-7(Z'8>V\C\];"
M3@AG_HNK0">[V^]DESTMW$;O*].E\F[R>'6PQO)$(;L=@ ^ !^ #\#_PJ/J M3 ,?-LT7VS3_V$B]?-P4EX.V6YHM4+K7W@C3-E.NI"V)+0:M.B9<* M70;?2S;%M7:1H4]I/114> *=YIQ.
(8X X.D$!TWB&88>WII M*4;8WMNN.VV6^DD8$:<0/1$04=3PW>WO>/7,*3<>H1QC# DO?442=[6H!V/+DS.>RW8+\%X4%FPH-/9CHM M-
E01D8N,@.J4WQ[UYN&F[9PBAB33B6*);\ETBLWH(:?1OV/K_8,? 4%[^!>: M_,EDVE/9#6>!$=I?GO-T/5UDCU=?$J!):ELJ.MZS#53HP ,J>@+5)(*Q7+I M'\F&!,_@'^ ?X!_O$K.0/@'P
&_P#_/\(^[C]_@O?"EW@O_\8;PY;.' M/B+4Y(W;X4-%[*[6HV$MQ&XG"4?NS5ORBD%*(AVRP;%E.KUY.)=Q[*6/SP7/ MEH%>4NDXH))4;L[-,"Y$))=/Q "5I+(RP#\
#!"Q0\0.$7OV(_9/IG&TF:53 M(RLX8YES5NNV*ARRB!,_L5,:QWNQ^26[U?SL4D3D4EJD8%N_2E['T T4.P+^ M'X!YB-SDP?P3,I?L67--/62/;M]L:I,IN'S%#7]O-
JZYMJ2PV%QFL5'X8Z5> MZM>K8LE@K>6DN%N4J]]RE5_\TJ;KZ#_>]'RH/-N=-0\+MC1"I6V'F]0"CQ4K M.QG'9>+QF7YBL0N]U'FCPQ'0Y(<2]Z]-'E].DV\F3U];4J#)>Z3)X<[]09,_
M^/'C;\()S)?%H;'K62N#=-=D9]C?-Q+:I!^?,>*)I2YX64W&W 1X$W@3>#,? MO!DW 'K5#VCG?O($D2IV2A96XV>BZ9)7&:VU?A9DRCG^1-K["1CNH69T6Z*VR[TU7'4X5^PIM4 M7-
S,T!!P F_"/AUX\VYX\TLR?1F46-&EID^CDM"H'GJ=]=@OG'B3?7S&\">, M^MY^>T"<'VK(=VTZN0!QOM%T[]J2 G'>&W&^UU:OQAV0/JF+IJBP5JL[+ H[MICF/^3!NJT?
C3SCS7I<V5):E56X6GA,WN#'^=D8RCT1['O->;\L23MGS,?D M3>13;G6N1#XE6>=*Y%,&;TAFJKO/ZB+:(B.N(;A0P^A[W(6Z"%T=4FO>054MK21/?> MG)^K2PHI<> >X![@'N
>&7:/>ZAH!O<]P#W /<]X#@"MSC!MP#JG=OQSV^ MN!RG"I*_!R9D;%30<[0O=OJG$6MB3F%/5<6-_ORR%X02XO;?V\QK^1%V'0-
MXTQ)3CB93V5/#6M6=7KD>Z0W6>*'N1Q9(2[]Q4DHZ+WRJ7;&U 0%O1!!9,4] M(,"^'?> ".(6(XCSE;WOA!-;:26U=.T0B-WCH738+JGN=%E(P@GF;\()*.[] MYXD2N1(9BGOS(#
(4]^9!Y-O-]H,T5@ V !N G3=@0PUD/D0&8-^_R #L/(@, MH4@^1(;BWOL7.9_ SIN5H;@W'R)#*'(S(G_\=.IO*GF_[TAV&?]!:1S^4KO[MYVEC?)[J!UZ8G,-
=LF3W%LW]]16YN=+"F]6ZE];".QD)&5#+FV6[N0+'FXD[MN=+"FTD]>7>1-Y+?<@4.!0 M5L?KN:X]'4EF^_C\$/WI*;[_U4TM\WY8?(U2PN^]N_/[CGZ_N3UQ MP9>
[QNWU(_[QM3\J@^,^Q/Y?OBUI#^PH]JDE<,'W==]/S3VFA)?/B8O19EJI M624KY%J'YD B_!7Y+0V,)[KB=1V]&]D_^E"@:R]W%U?,N'5Q_*]GFA@+"M]K M,_W-)4Z-
7MWH'NM&K^3<58F'I_I)P:E+G,K A2'7B=/Z'N;M@/I >E=GO2& M._<'Z?U@NZ(>?:'^$1*DRHO!OM#0<528$86&*Q,C6>W')$@_/I/X$X/CWWHW M#+
@L""P(+#@YUAPX>FO@K^(%./?^A]G04,[N/AQH-JHT.=7LQ;GK!M&$@IR MC_<$\L""0()9K$"%4@02/"%!"MNZ+WBP)@2/\F"*V\V-S&J.K#P>VK6#!FQ4_2(.DT2\JQOB-XI5HS
M%M-=ESL>DV 0HQZ?,?:)PE&@0:!!V!,##6:3!G_07SOBO.%"<6)2_"0-S@8. MIW)MF>8509_)^H Y#'JG:)!]?,:?")0!%KRG;AP78L'O;Z@!+ @L&(D]T+>N MO8U^?X;<-
M[60CKC>0$5B*.XWG#5K:858G+#L<=GEH#W?7?51>5[K[//#K5] MPVWU.<,N;$Y@689E^5>6Y=,.Y/R5\^?>Q@A37VU1A38O;"V65T\O&A/@A>_C-
6W\5(9SY+P>;T&;E]MNL9$\+-]"CY:L/@?)N+K+G%2]G?*"2U('?=3WFFJ=_(;4V@DJ22VDN?2/))P$,(!_M@'^ ?X!__,IA"_@'@ '_P#_/\ ^(K\(]?.LT$E:2.-L$_Q_'GJ"2E(G MH. ? :
(K^XQOKID">3/:B$BM6AN.+/UJYRD#MU L1_4/]NKQMU;_VQY>LDR MR&MJ(7L.\V:=9*; M%3_^\AWV3F_N]LWZKL+CDT9;&F/89+],^/(Z=]@#80)A9DI2(,S[(LQ?O>X> MMU3?
V7F\C$J:-MLN&M)R7MK%A'F5Z^Z!+_/)EV\6*E];4N#+N^++^ [H5W09 ML^=GKX3V4;V M5809$^@G&9.0NF(9/;IC<>76#]'+V\5Z>YXP)O7XC+%/%(X"8P)CPJ8<&//F
M&?,'4[8C>APN%"?FST\RIB@N!WA[S\@\?>#PC4M(+#4Y,2;[^(P_$>A[UUP" M85ZIT0"A/E&,YEK2PJ$>3>$.="WKKV-?G^&!R=RB'6&^'+$Z\-IU=O(M##^=)7MM"M\9@EX-
WGU!-QLJ>E"&^TW.@M=6])LM1X"]X!=5:8DA2#A;H*$ MT]:I8-ON+OJ(7G&]DJ=K9M!R??],W$!)-1[C-FC3VN &612(L%$3"TGTAFJKO/ZB+:(B.N(;A0R>@[W(6 MZ
1T=4FO>7%*MK21/?> 9)^K2PJY<. >X![@'N >&7:/>RA9!O<]P#W /< M]X#@"MSC!MP#BG7!/3*BC4RZ1S9! U69*9*CC MRX/(4,>7!Y%O-[$',M8 V !L ';>@
WE3OD0&8!]_R(#L/,@,H0B^1 9ZOCN M7^1\ CMO5H8ZOGR(#*'(S8A\R3J^[SQ^'.B^&4D:F(K]L'*]8*[,]8O6YMVB ML;^^]"Y76GBS+"]76GBS'"]G6G@C*2-76G@S82-
76G@SCREG6@"/ (\ CP"/ M^&!!4:ZT !X!'@$> 1X!'@%1$WC$/RJ6RY46WBRDRY46P"/>K8_+E1;>K)W+ ME1; (R!JNLNHZ1;*Y%*GCC_)_GIB:T]'DJD]/C\\]'0OOH\PF@G4QV6Y/NZ"
MO3RS4Y_ZO;>,*G8]N<8SOOKSQ0WBNS.CKPE"_Z?[/G\XR9DK.?_^IM%WKS!] ME1SPQAVFUDPM=LJ$74?#0\KJ-W([M%'PIT[:7A<,6, M;Q2-__7,W:*H6T*:MH5CJ+E0R'&
[W>%:R[Y,,#+Q^(QS3R1%7.96J-6DZM+5;ICHI0 MO+74M%W,0EP4"J'$$W&I6 A8Z"98Z.+UC\!"-\]"%3?T7I%0S$F?I"'/JY>L MC=;3+0G?2V6BKM6(9K(CP_#'9Q)[XC@.:
AH"&@(:.AM&C*WKV*AF)0^R4+U M4HDJ#B>LA6X&,\XYED;]8B?9DF'4XS-%/E$T!BR48Q:"+1FPT'LL](-]VA'E M#!>*$W/2)UEHO3BP].=S_A2:X,OR4.U)(Y.L1#[^(P1W!-
*03!T(^T1+M@F M'&@(:.@\#0WTK6MOH]^?89?*L.).)XOZF-=IEI16HKK03Z^=<2QB%XP$9KF- M_A07[+">'6;YZF[I.8,@Q-BPN-W;XG8*I NV[>YBS51=]W4S>VWC_XD::UJUQ
M\+%-E2T79(_0/7N&=W+-_^G7/(?/".F)QKZ8/W MR^3%L3YT^U+.(0..E1/'RNHN*0I8UU?=*'6%1K?KLA/#JA97\P&'ZX7!?GXS M^6&<9ZV5-=_:\UV"5K\7K?
KW$XFV#@_C*/PR[TMS)8[9(\T@%J_\#YNH%:@ MUF]/>ELP V.TW'LM<;-D"00];A>E82'FUCCIC<)9(%<@URQK"<@5R#6CJ7RU MV0CWVOABR0O-I;Q8%%L-
\WCB5NKQF<$N6%J5+7_('FL M\(] >#6ZW#KER0H M=JVY&+8L2T!#G)S*.TOB&\ODG4"1SYQ\F4U!-&OW<@^'6IE#]!GH@@K[EA).55$B>';J#8#]YE+U"[HL#9H*7 M-
,@L@>#K6AU>6ZS,\OD7\BU2:AV&9L[$JO=&/2_!)5#/G5//+S&#U8RKZCJ:%P$7 1BB:0[XV(Q41U^>[4J5([:BI'4A^42@[Q7V 1E=CSH&3.O((^@H((7MHL// MDSU:TL 0?Z)P!L@(R
C(",CHTKF/7(AOC9U M< :X"+@(-FG 11?/%?06^SU)$8V.==@3Q8W;0+=(>9YP4=S,, J,4!QV:=^; M&WA_9(1"8'3G9/1>2\-)MR>.D* 7HEVO67#"_72%KY.]U\5;&@*_G$F1O#=^
M>\1<:>'-]H>YTL*;[0USI84W^QKF3 MOE$[D2@MO MED;D2@MO%AOE3 O@$> 1X!'@$1]L590K+8!'@$> 1X!'@$= U 0>\8_:Z.1* M"V^VRI JN40Y)?X!R0#F@_$Y0GO?*V7+H
M*?%S9$;&3LFM0_=;,EVE@=CRUN)ZS".3N=RU%EA#6V2UJE_R(OAVZSB;!R MY6@7Y)%+B7K10I&PI(0".Y=)+*GNQU H, %^RA,_P2H,*+__6!-6X>\O(7]G
M$3X&Z+0BB2Z&EB:%;7L45)2"6T@68?;Q&8H\H8@\5T7DL 9#*3.4,@/*(=*$ M2!,BS?,US>]$DX/^KJ;.&UX3W5B+"FJ7V'6OTH^CR;BV^=V>(5#6#&7-4-8, M9 1X!%7*4> (D[P"/ (\
CP"/ (B)K (Z"L& MU.24]\M.(6_1K+]XY)@KD4_GB[D2^728F#.1X[4K5R*?%JI_^V<\9FY?17(QJWV2QM8. MAY#;#K/G2^--2V07*C?I]Q,:HQZ?B2>"O-![-:"Q.Z(QV)$"C7U?G_USIP/*
M<' X+LR]V(P^[/ME7[=VIVB,C3NB/F$T[$GOJC/#)1OI X\!CWV:QP;ZUK6W MT>_/T)./UK "%5I3M.ET!_020-"ENGI MR^\|R#UV88L 2VO.E];3/N#\-0EG5EME;X?^
15YOEH.)WYUJKG3:;(9B*]' MX/ GBGWOW>S7Y7K^=(D'MMX_^)%6M:M<3?*QQ,^.ZR#KRR5_7D\?V2/VETQ0 M4$DJI_2Z7G.E6(=)W=B5M]$46037=.;_'.D=[%7':5SGG
9Q%K4/=TV21ZO#(BZO6!1WO20NNTK_/."R?'+9F\VGKBTI M<-FW<=FOYW"*Y3ZO;_$$"FP&; 9L!FR6_79X M1)LAA@Z^'/'=P*(9VM"6#66>D-
E5VN$!F>63S&";F6\R^Y*46)2A@ST[\U"Q M:LLDYY"23$K)*[.7IG@D1@*;73M3-EMJ^MZV>M>6%-CL6]CLO:157',*Q<.Q M:5AAV_JQ+M#*<)226M\8@GC*2 I*Z=RYHM-
7UO<[UK2YJM[GO@'K CR92D ML(9_RQK^R:S2HN -B&VENQ.1M6/Y36$_L)WDB"OIP4<\L>1[KX6_+*TT9VS$ MY$WD4P9HKD0^I8+F2N132F'.1(XCBUR)? HQ1
=CY$#EWP(90)!\BX![@'N >T!P!>YQ ^X! M9:[@'AG11B;=(YN@@0)+<(\LN <$5S?L'E#']_/1',E,M3QY4%DJ./+@\BW MF]@#&6L ; V #MOP(9RIWR(#,"^?Y$!V'D0&4*1?
(@,=7SW+W(^@9TW*T,= M7SY$AE#D9D2^9!W?MY;IN8X?KG3ODN5XMVC?KZ^VRY46WJS$RY46WJS RYD6 MWLC#R)46WLS1R)46WDQ=RID6P"/ (\ CP",^6$.4*RV 1X!'@$>
1X!'0-0$ M'O&/ZN-RI84W:^=RI07PB'=+XG*EA3?+Y7*E!? (B)KN,FJZAB MN5V->O)\;AQ+_>^X1'2B*U[7T;N1T:(/!;KVTF"X8L87B,;_>N8J45KUF38Y
M'=BH@@X[;8[;M^AN0:8PF7A\QIX(DKC,_>!0JG@3A'/Q]",@G-LFG.'_4$X M/YCF=*'Q1PC(9ZR9N5T/RQ:^%8?!L"/"8A^?*:>*)JZ# %!\B00$!#0 M'1#0PM-?Q3P1'\6_]3].0.J>$>0-
ZG5%84H.I3+?,KU60D#ZU,M%:BLA>W+7GH3$[T0T4;,!+H M)\?T [LOH)\WZ><'[;0CKADN%"-,8-36^3Q^04 V<>GS'V"4/? M"Z2_[])M;+U_\"-%:U>Y2^!C.78=UT'6%\NSRY:*LD?
F'[R-.^=:^N!-WM_N M;EF^R#OGD/G@=2\YU]('KXK)BV-]Z"*EG$,&' L<"QP+'.MJQ8P?NE@9' L@ M XX%C@6.!8X%H2 XUFU!YH,WG>=<2Q^\)1T<"R#SR3O2=IE_Y=OJ?D#)T
\6.,SR^^#J,*\J8/7=X.?S.DMV_KG'-M<7*;"[4 M5Z4K+:E*462E[<3:=#R"VFBD-:&RVWS&:VR/@B:5+)YNS]I[O=U>.=6Y3!'? MT'P&:.=,K')OM/,27
#MW#/M_'(+&M39U:;=67/"'TREV*^TU>(62VCH\BUH M@(: AH"&[H*&?K41C>D&K+_B6,)"&&GDB]9R-A!W,0U=NA$-D% .2.CE,!M(MZ)Y)Z-
?;T0@3>COBQD);#%>=CCX5YV9XZ,EEE)[*^T/)PADOU4!J<2.CRK6F A\XD?]T?#Z$0#-TS#[W7H.; SMU"E0@(42E+Q2,K MX9U*F+QU_H8&-4 O9U+@[HU>7G+6;H=>OCQ##5
.P7SF4 Z+Z$4[X=1P?*W6 M^=D<%81#N[U.1, M"W#=ZIU=MPH7$(-'@$> 1X!'?$_[B5QI 3P"/ (\ CP"/ *B)O"(?]0B)5=: M>+,%2JZT ![Q;F^37&GAS=XEN=("> 1$37<9-
=UGMY&7#,V'=332U1XB._G^ M@[J(ANB(:Q@^]!^!_B/0?^2C22+ET%/BY\B,C)W21(;NY7-&@N/"("C*;J#2 M?_#N+I7)X2/DH"I]EV8N.8
MZNGO,1Y,)U1>IJ^9VS_^'_WOC^>KMJYXL3LM7B;QI[?$DWE),4#1__5U]/?* M*50]-M\?TF/X#Y=X<0N,/4GW8^[_S^O)_\@'0E37=KW?__#K5U(M]-CS?L<3
M%Y_KR,S3%0M1C.B+?U?LG7+P7Z1DN-^(/RCC]S^I(5;# X,^1E#_Z^'5S[$Z M4KI<*7ODE<9>& 6Q=2/X_>5C?_PNH8,_?^GZ9FRDWSW=CJRUU>.G__3H57264]<,P_U$>%EY,-
/\:=DMG5['XYPB2 MD:O;I\?N3O-]^=7C\S!VH ?7>"C%O.4$_I]X5IY?6?U=K":J12(U_ICMBVI_ M_/)GFZ14??K'B![4_Q./>/C_'O#DD__W+T;XBS5_K!A_VC+^U1N/_\,L2D(_
M,JKBI$+CM(R3A"J3J*;+BJ:RLJ'@)(HQF#$SN,>3(I0_"(L_\HMZ_;@F> DM M&_5F-_";YBYA]|\.G6+*%%&+]:,52DC;+#+KNB(4XJ'$7X?.57Z/&,6&P2M# MRC'J84M%A@49/_-4I]':]
(^E9E-$)),69;DS($Y#4T_=\N&^A\YX!A6.AE9% MZAY5VO?EY):8GT?2?KB<*,76S#(K'8SLR74"W\4CT]|?-1MTE6B+D[K)>:-07DUTTDOKK2'PZ+:/V85045X=68>CA MF-_#"]%
(]J\C6]AP@#MLIR.&-((/NKOF;%N>1R,Q[*]#=\Q!:/>JUD*DY_K. M$RG',X)D*/G7H2*V*])[*S*MH#3[)#MPW: 5SQ1C_CJTLVO,^YY)ZNBF79V2
MV&ZY%O7XJ6GUVZ7*M#I<5ZLB7D;#$*E--T527?:.G3%L&.K?KW? M4Q_>2K]UZ'!0*4'"]_T16EMA3NZOVSO#W.92EOJJ/*DOM/\KHC8'7]9/O2*
MX_Y.IM,CBXWCD&;Y&L)+4F4_MF>]4J14"CN\BTW155OHMK>^N48C M]#%IZ]M"N2-(6B!9*[4M"&J1.;J+^)DIZQ>D)LYQC-#B3:331\?,7EP,XY$I
MZSL2ZN];:'^+;J3%QL1#VK!G\SN.A*>NSAJ5O5:Q206F%1HQRIV:[>")^2E/>DNAO M*AJ[YZL2=9C:JV'5T KQT)3UY>FJNPX$9<]OECM':6V:OH\D3TW-==OJRUO* M#W

QY#G%.R#+=<#$$X+82RN/&WW939M5'F-CLUJ#9F)·MW=5/(1Z;5&%]+$0C4S/E&OOC&L%-2-.]X.Y(N1!%]2OQ!:,FN*8->412V MPR@$UO>;0VT>Q_Y_';GJ*SV^0]9IL8H>PHE8W\Z:.OS,E/BKPMCNVJ.^*M+^.M4G*Z]YLOHF?F5JE*M(4%1&R15NED:-*AJ-)33Q^9EI1'!4)4Z-E+D-]BH(+HT M/K8CG&!H6E,-7=Z&9*NN6%USKJ+TQ&^*9B$>FE+5#*VL&'S]CRS<#(RV6&[,.MM?TN'IK256^,K*9[3_+X9F6U<(U13ZD>DZ>FE+601BV#WE$S7FGM<9NHZ'I; MFL=#T]K;ZD-.C(JE@K7A[-UL,!@26"5Y;!7'!\;@"]5&K\'\;@3&X,8+=)S>W9(-M9HNE2*@\|+49]70]WO3(8RG0T6IU7K#ELH91K>2V M.3OLRW8=/XPEE>.N;4.WAS.G6DOL@*=XR"=G[>&|O^F*I3+)HLH&DP,E&HNE.M,=,?2FZDU;#*AW(4QO/[9>B@\WAH2F-M0M/[(XRM6J4#6M8:P,2T0)*GIA2V MU<9TV$,56FRV^'E807AZNDV&IO05MIGJ4#WV&%$BB\!B+#2\.IX,3:/VP6\? M!BS5/[)FR5Y8/?O8#IU=.C:EKZ)/H3M'#C-U'O&0.:?MR6+/3G-7';[3:VD]+JPG,/PX3V=+ f*!1@MN"P_K:W6/S^.A*?L>MD-IC$SF2U19-MT(>E7NGN:&\7#FT)MC!'A%#HRL)6%.!VZN6JOAWTW>6H"F.E?&\'JVD491(D M(;4]TG@V3>:.;$FL7]NVAK[IS7]KMCUUWSXP/4>P8#4VA!NN@W"!1(M!MS4/-M2@-K+%='R5-3I%#?A=9ZOA2]?-?3^4J#;!0WC42L,P";-8HSJKN8HE*9)CN% MMN$CL]/8E+]<17TV"BHM#M6W1\_=B&TC4),II,%8+>Y'6-$?C-!NM!GDG*TE MBFHB69ILNL/MF-C1;8F7W,D^M-?U_A!)=)L&[GJS)&;UHX>C36_3-%9;7$&V MI_FF5%94*NLRVRT:O#1K23[%-(_!X(2$%&K*7<>ILC570W'&%;PV5YHP^FEL M2F>F$XX\E&M'R]1QMW/$WG%>GY$&IG#CL@M=,NHV(0I>H7WD!X30+25Z2#O$ ML;7ARD>$G&M608FMNN#H33V!RBHIVM[7&]8<'2465'IUHH=FN426Z3V4;-~M+)A.61_5^]*N2*KTHE$S=$(K>0:USF+K5 +K(.-V2<8D;]9(QJ:5H.-UHAH0[?3PT_2;F_V?O M39L35Y:UT>_W5Q#>[SGQWKC6.AK0P-IG.T*_F&<0TQ>%T_!"(QH0\.NO)-S=.M[B7LGI#(5G;$ZN7&)5&5F<]3656969VVH'57QX!7YNAA7U!$,QLVC)NF!E;;.M;/L=LQHZ? 5*$$V4W;@^Z_MF%$PC*ZWQQNF'?3\1E=,WIN65U<>NF6<.MT15N7#NB[.I]HNMLU/;"T[CGK!+3-4I-3JP=5(CL5$&>ZLWF7.M*Q4"6^,8.T7$,&Z:ZFRJ. !8]AQ/C<)?U=I;Q@O1M'7<-,5@DM%M\IWVR8T0O-X-.M*2]+8+MSN]-,5AP<"O-XW;?Y8[%+74TV_AZW3P+(24P7YG5IB>KNT;OO0ND MR0=LLEXG[TTSV/9D4$AXPF^;TI# (O6P-#"N&EZ'Z/*>UXKY'E^QJD89?=M=Q=-.MO/@%%I]%DZJA*SP6&$W>#:%U:V3$,ES1-TX=(%U'7PT+NV$.(*BVQ-4^.9JR-MFGZ[WD8I6U]KFCYTV56'$7T[Z6L*D$)3C)P? 5=7XRG*X5YS]FEO?D[>F#4R7-MJCT'.37&J.9I37.KE2M+(Y%6&KSUT:DX088+2Q=E%R^SO;"I6^>V*>5.*QW* M&;\'SCH^$9:0%,>#ZGB=M$T\C"%!#UN4PBZ'1Z4Z_5[WW#9EN"U71H]+\MM&5TK2'S2V+O:LY98FG#18DY;H?\JJ?/EI5266QVFWIWW#8E!]HRVEEM>\]C MBCM.17?;SH+,CRL&IY<0B-57'#N6HUEHZ+Z+9R?(2=)[WMDQ>I&/;C@W+7ZG6.]?E'V'-4ICQ5A-M03BC]C!NFK*%9L@X#6N[GNJ[ZJG#$D['6/63IFGG3JQ41BM^)O SIR.46M@$ MPDOKN&G*R-LL+OBUL2OR0TY9[4VER10KRH]TN<,B@9"Z') M)Z]-6Z.V%"5/4E;2/-LA M;8TF-UOB)-NT]+[/=3?]GC=>#Y[WI]WQL%_[8M@GY[JVIPZ.OE%QGSD+-V5A MTZ5\814F']D*P6;BF@=<$W=K)V-(69ID'>6T-VCJO3(=;/KL]OS=M83[9 M+&JF.$;5EMFKHUO:IN,?-'Z' $C<5D4C^B1@G=#55Y>N1E;UP)XZ;!:77[U NM62'KTQ8<=5SZZUZ+WEK]@-CQ2^[=D=OH$KD!" UE=^7'#9NFF*QL#%BFGND ML]1Q;RHM*X--V'>2#]29]2^BU!S51AB_F[5'95-L;&O+1 =I_3]AAW4G>T[A ME2%INJH5'"N+I OI9>S7L;UIGJ8;GN@2*.5#DI+'[<-^;."])'I)+OJ(_F>]#=<-R"-.J MM<*Y5;-B.[_@XV+6^& ?6&'X95JL^1,EJ?B+(R;IG2&UA9F9T,6]WH%H4YZ MK]AN+F(17/!Q#_7%SEN%K2EGMF?2:=L8(/HI:9K2&5%'F;+,#20=U]&E>.@M M9]0^:9K665">3,F#1%YIG77-YM[RS+K!:?UCW9WJ=*,?+=/Q MBWO)W=V8ZU(&PB9];IG2&M%O]HI^Y5=X<>9O>8E?5U2B,.VY2 M.N-VFZ-EGEQ3K]!C=VS/$;(?F2YQP7W7M7E/7CN5]LO,CB.$OBFI=_MK28E5ECN*PYW'!?+Y24Y%6N5I ,IG1E55W.IPU[@*Y$\)OW]W+%7;-PTK;-9 M5QKLQC:NH97RNA4B"\[?VL3WJ;Y7N582MLU:USV[1S0]M[M3IH745UAS)9?'QMEI9CTX<),'2XGD6V)7?Y(D\[AR/K!NI=((:TS;^_ MC0\;":N;1+N]7<=-4Q+CCX;8WG>\@$?0!D^-M])(E)*F*8$UYS5QQC=.'%\Q M>ZO^IHJ?2LHP.IJ25VNY.Y4Z7G/`UUA94JVNW762=,+VX*]-DW9SMY#=YW] M<-UDB9 XG-NFY"6/E='=N?:_#_9V=]TX<,Q&3620UN_!6)6'QYI$HB96&M)S M14MN5E\G(TO-DJ#EFXIL9Y6!;?)L:64AE56<]4=E<0E;VA9X086SD]'1TW<8>1A9PIWN MAF>EI:>I71=MSGB)1OOS8KE2I4M\S8IZ<&&Y,>AQ:WI@:B)'I7B7WXFE5LT,MXZ8I6U#\)3GH8WP7Q9?:{(1QA1HM)$U3 PO<#LLL&WN-1X9=;3E1M.(02Y[F M].#SGE-'=AS!X2Y#C@-FAZ_UI*_IZ=]RR]/#O"9$"XGBCI9"UM[+2=.4A8E-.MR]W3TP7"'6>$[]9&[+3')AU($]V>I#>ZKEM,NI V7&3?5:IU MJ4SK.Z({68=^N!^MSFU3 FN5F]V=N%4B9X$;+ ;=N;.ID^<^I-?)Z]EH?T+,.M%;?:+L?L:52G<$<-B6RW]S)V4PXKO**Q,,+?+2OE-[0PW&PTN[CB*97;.ME]P.(YF;\WO3>TRK0V1CS7(=U512]AEF/U^6D[&E =%;^+,:WA@G5FI0]2B M*NI&,;=-R8QP.7-7#4]3_MA6-!<93 SZ$/7APC(F6/;8SC]P%_K8*C=FDTVY M-X^[<&$9.UTRCI%A/RBCXHCN.\9IWUS%$J/2.",MYIZCAD.4/4XX?R77)!%.M)FI-V4*W/^S97$- LZ3.TM*?HHEYEU*112KVXO-K:^AQ3=--E:DC=0B7739JF MS5S !&$U1CLE;D?!'L6T]@VY%*9M4VJ8C 9.RYE87;2NNT.26GJ'DG]^;TJT M.$\P!P9I;,C*<& 9M$+2\UW2- FUBC4V>SZD2 P M,0PB/Q>U]OBJD%,D>N^%M:=O$DU/P=MKO=U89P>SVU34M"'1Y$SM%ZD">:TW8Z\@<Y,+17VXL))RZB=MB MAD5[8]66.RQIF@XL\A'2TNW(&&=LM$8:#"]S+1[&35.6N]:0P8#JU,MO%%A-M#>88",-^TC1EN2N9$NL>&=':=K.,XENGQ;85-.G!A58VNY^LBO^ZC?3/B^L&< M1_>Q- \A;Z/B1NZ3';)$\I-SV_2&H]I1FZM9O8_6L;!HL2/&M2MG MX:,Z.]AN9Z1NT#4>47Q!W]6WK8[;INRW W/2M:.N9;GC. MKH7=#5K'=Q$Q-WEJ.$K&E4;D]]!@.E)OG?0QJ> #O5XDBZ-D8&D+8TW<-z= MG17YF"O3Y&YZ;C7#IM#-$VS2G?G59#>ZWM1&5V!D/*&D6=TVW/8$N\ MMN7(:*'@*ZGE;7# FO%ZG1 -@Q^K-=WT7HYK+07Y[8I.FG, [O3!,J+]ZDI:93'&]R:W,]&>$EF8U4C*)R M1YALW#2E,S5@@G(/84-=:8OH_EBGVM4@Z4#;' FMOY.VVXV. ^&O$P]Q&RV23 MIFFS&2_9&2]N*$FO+*MN;2]/=TLFZ4';%$9AMW$B3.7$BW.ON^I.!_;^2^K8]5VP^Z IA?S8-R5Y$NL4+X^+)-'P]Z?MP1[&3=,G@_O FQ#M.:[C]+GK%HOH+$36<=-4!UA? M=*B^4INC(D.-9NMV!^UOD@ZDL7XZ&F/#'@T%3CMM2^-IJ266(M:/VZ;W'[8J M,YI(0XZ?Z1J-3U<"/5XD[!VP'YSD?UX^NA++?TBJOTA&.3G"U?T<@NN)@U7N5Q M5!UOPZ"18XAF0R61:**.FJ9ZZX4]Q$GT>&5!=O9,.?:@M<6V?G_3;B5] M30U+0X*619_D/8>K5FNZY@CU("9O35G-5L#**!9L^ARRZK!VO1K6-[/DK.GU M[\#KC-LDM;_KQ[HZZ\TIE4X\A4N')@X=A'U,KYSX2JG37U;8D=\N)B)(@[?7-MZS"'ULPOZ^,^2MKFUNET5N?WII0]_9.J<]-(B>3T 5SXFIEG#BW30D,%3:M-M)=9R";X_8T=]2>E;)>K48/QJB]/SI:0LAJZKK(ANG1V]&9+EEV:"N42D[PW;>1+5'?W!+VK M\77C():<;HB.J'/;-#&-[-YJB&./WCQ6NF%M4O>GIT0..2,/6F3'YM05BM;- M$E%D>?ED:%%_+VSLRU-3-SR**]'XFA#1HR(^C]#E0D0$UZW*1DVE6 MYKZFV4ZTI"8O>*.MPZJRX9NLA,YPNE=]30Z-6M*#6%)"0144GQG+#9Z<&;M^OGMBE3T-1*+6'9:]XOGT09DW&-;5& MTM^T*8R!G^8\6B:-+T0 M\K2FVJM!HX7QHEGIC2TUG*RC%1=Y.3I9.@G29#X4(N93U_3.%[W]I'=^.\K& MS*XD5\VIS^C(&#W)XIHX3EAUA%4G$?FB_JJY>$5MQ2UO>!G;UT? MH^?5MJ0'DZ.-3R;#]3%.%D1-4QC<#%8K5"#0W&N)P7[.I&SFDG3]$&FM]8& M@64>T9Z. ^KO!4?;J16%60793?E=SVKX!%;>',VD.3K/IM3LUYZ,#7DK>FI#MN;(IL,>X=KUY.+; MFB=O3>NWYE/NOCNC.MS8.Y2=>FU?=_ASV!3/IFT(=^E(&M<7UIYJA0F2"/N MI>S!=95;':?'ZH&O]Y852CB9M**0114GQG+#9Z<&;M^OGMBE3T-1*+6'9:]XOGT09DW&-;5& MTM^T*8R!G^8\6B:-+T0 M\K2FVJM!HX7QHEGIC2TUG*RC%1=Y.3I9.@G29#X4(N93U_3.%[W]I'=^.\K& MS*XD5\VIS^C(&#W)XIHX3EAUA%4G$?FB_JJY>$5MQ2UO>!G;UT? MH^?5MJ0'DZ.-3R;#]3%.%D1-4QC<#%8K5"#0W&N)P7[.I&SFDG3]$&FM]8& M@64>T9Z. ^KO!4?;J16%60793?E=SVKX!%;>',VD.3K/IM3LUYZ,#7DK>FI#MN;(IL,>X=KUY.+; MFB=O3>NWYE/NOCNC.MS8.Y2=>FU?=_ASV!3/IFT(=^E(&M<7UIYJA0F2"/N MI>S!=95;':?'ZH&O]Y852CB9M**0114GQG+#9Z<&;M^OGMBE3T-1*+6'9:]XOGT09DW&-;5& M;A;K<\M0V\X*U8X'X4@T0X.(7IU[^$-"V+H_K,WQ\J:*UPMMO$BQ?O%^.WJG:MCAEZ(`7_Z-Q#4^_C[G\(>1$'Z8 M._]"IY&QOY=E&BL^.%6V5K%Y*K/"66"I M_A;K<\M0V\X*U8X'X4@T0X.($7$IU[ ^$-"V+H_K,WQ\J:*UPMMO$BQ?O%^.WJG:MCAEZ(`7_Z-Q#4^_C[G\(>1$'Z8 M._]"IY&QOY=E&BL^.%6V5K%Y*K/"66"I M_A;K<\M0V\X*U8X'X4@T0X.(7IU[^$-"V+H_K,WQ\J:*UPMMO$BQ?O%^.WJG:MCAEZ(`7_Z-Q#4^_C[G\(>1$'Z8 M._]"IY&QOY=E&BL^.%6V5K%Y*K/"66"I M_A;K<\M0V\X*U8X'X4@T0X.($7$IU[ ^$-"V+H_K,WQ\J:*UPMMO$BQ?O%^.WJG:MCAEZ(`7_Z-Q#4^_C[G\(>1$'Z8 M._]"IY&QOY=E&BL^.%6V5K%Y*K/"66"I M_A;K<\M0V\X*U8X'X4@T0X.(7IU[^$-"V+H_K,WQ\J:*UPMMO$BQ?O%^.WJG:MCAEZ(`7_Z-Q#4^_C[G\(>1$'Z8 M._]"IY&QOY=E&BL^.%6V5K%Y*K/"66"I LF.?/H7RCY+6O^*O;RHXO"G]T;@H);L MJ>5@,>RJ1?@L6S])>*Q$N@E>WH!'LNF7H#'LJD7X+%LZ@5X M+)MZ@O]!!*H_C.K_LTC3U-]J/Y#J1XF^BOLX'Y4U9.W M]V!^4?.K[[ISI: (?GD:*WC;V40?_]W16U]#J#X+/JI2BSE7ZIN;OQ3[?DA M:=AOR_Y^6^9W9&"?#O;IWGN_)O/#?Q]09%D" & 0.XA*- M H "0,'-=5,S+P% : 4 H@$?!NOOQ_- IF"1QX1+_1V*+E?:##CDRH^&,= M?UQ7Q;<_^LBBNPY+Z'(=F>RW+NSGSNHX^O](%1O\L?1?(OO/A?_WXN;_,D6D;XYATP4URPD$TF!->U(%B=%+E1LSR^414_S"JMC MH>]JT;O/Q> 7BNA>;<8!QS&;%O'5#,!Y_,S.8\6VXA%>4/X!4_'BU68[_*ZB>4?7\UH@^SQ.UC7MZ/Y6=':'W'>SJ MFUT18%?WMZOS* <"GLBO\>]L\"DP+3.N%:6'7,ZT2F!:8U@O30L&T,F%:G\W1 M&KB:?=U\3[\"M/]M/_3RV16VS_9+>KF!??[:1^WGLR[<+\2/-;=YP.@8GP^_M/K1\T?C>M'YSUUB4]+5K!Y;\] [\D25%4]1VEL T\7U./;XJA8INFXDJ:.:!1<_M)?I+\7S15ZZV,_RNP_\@<0@@E$OKM?<7R@ND)++P9UF&-@-@_G !&_",+US M+A" Z.>.0L!T $^_I^MMTH/I)X 3X GP!.LGC(EI>>>#/C"=]+5\)O0+=^(!_MGGJF7\.L!S@&]J>KG>2"Y@"W!W#*<-+\;OQ5%\[92R/-TPLCT4_J8T-N_,?(MC<^R!-[]HH_L3Z)0$A4P 9@_3 FWKTTY.?"'.-0-!E@_+*"$*L "8 &P %C MPN)W#WSOR;!3GT],\2^!\5 JP>,.<">YFW">_%F"S>O1YAYFT"?*C/BXJ?/Z5\ M339W2[0\:>F\[+KC*DC2^8>G0O1G(K>E:M^PYG_W0.A?F0=_^>#OC(P/R) M(G5^_[.(>]V57-%*:FZ'5B:/U+4_SSPT0_"\'L1=$1:IHE6E(TU3)$B M*=I>7!G*P'9]U8T>ZRL3<7RV8/F?6W_+07^G\VZBKE2W+=>'/T4%SV0F]9> M\?SXF?*Q8D0X[]L76G_WM2-%- +@DVSZN4_Z/KVK&]0LLT:BXB]SYK,,P7S\]A2Y_S>'EM\O6/\/P^3[?VO4A>LB)HIFAX_WE B(>":KNFZ/_G03OX M? UN!*=O^\^\?"I9H1K;P_.:_+_2=.TA&$!L0*TEN$(\XZF$TYKAT>M]2OE13 M5^1*X+I13VN:%]EQ_-N'0OQ3]/:H!YK\GX>)))*RX+K)L=^8F6ND$/-<8H4N) M905:(!Z>\-(C6<+_]W^^- Q9(^P0^!#X$/OP0?#@)6]\^(T(RTKTAGHKT(%,QP(_CQ\K],AQ$_EB)^)Z)N"[]#?:O+T M+0)% D6^ T76[,]!P9 Q8?XBA!UJN9_-JP)RX&I.8H>>TY H>K[$Q/%ID$XI8 M"-L124*Z/9 DD"20Y.U)4MN_<"-CROQ%C@RIC KYG@GDFRIJS9FKF.. M)!^>*/I1)FG@2.!(V(L$COR(!'F-&!L1(4XVHA4SYB]RY*S8=HZ[YG#)FY4U MV>98WY[/\5H;8OZ>,(IY) CB1B0)-2"R4&?F? 4CR_4O% $D"249C'BE[V]A' MGU_@/D9"B$&'$(LU-/*!MS ?B&W^IN,#B& M__M:T:M@V[#NR8QMPY3^":?T\^*&-0P[C!Y1:K9[[G/'KQ+. ^4UL5CFU\<& MJK7FJN*PH:8Q<;0%3C\\$OSZ2)?>.D^\6M3R!PA1'CM*,5H9I M(,\2N'>PST'Z@>]8-UOU)=0O6??-]%^+9W]NS?W;]NF?/[_D-8;&F.^VC MM>5$LKQ[ENK1>#XL?)XXPM-? A9A$8$E3+*WH#4.<'#!P_#.K%PP\@^LY\'@_M<=[E6B>3A%O$,1>G>E'N2T< MNZY=X_O#R..-IWF81Q2]82Q/GND"2IS=0.09$"80YDI'JO@^S\]J=:;?4^R=< MZ$Q*U0XV6D<\&$?V8(HI";U9;$^>20 F@@SZC5>.I\FS=F%=E$'[AFG^4T_S MOQCMTZV*;BOTYGL>%[2E?5J,ZE@0KX#B:!\,>R3PMW*^\0*7" MSQ85FGFA?(R0TJN&58 % "P %@ +@,4G+4VQS0-(3(P,V MM*ZH?5M5^/%\:.:!J8E%3/"X"]P&QUYG4^D%PP]3UXAC(&9)O=Z1'/&BA0YC MDHT+(O&/Q9M5(8:Z2%FHBV1YH7R,HDK7C#Z _0]@BT_C@$#9'?#, 1C@F>?* M,__%8!Y_OW>[Y'Q;U\>5NEE46ONZW68C'SP)YBD^8LQ;<;S7"^:)E>G\ $6 > M/Q$T !+Z401!/@%T#B<_ZP"&@0GH]Z,.P#K @)!R1"19&0[6!E* M%@Z>)[8O&@7I:U!$P56BOY0D4N&&+2/N^9+,X^G5H^GHKT(X,QP*7 I??DIE?K"]QIX,"EGXM+__1F M+-.7OF05A*!A/]+30)OZQ$O:N55F 4(%0 M@5"!4.]$]'I:X6]QE96M?- !F_%/4VHM&L:0>G63?-"Y013&/)':KFZR-3X%/_M8>\4^#0K?]*=8E;M?759+_=)+]"GN^5FU"*4^=D_C:W9]F&KO+E5BO%]@+ M0OV=>E?WYI7;$^HK-.WN/7 @U$]#]&_=&WATN\&X.Y!1?;S9.//!L-X[#))]I MT?/%@315NMG%@1FS^H]DMF;6L#KS% !-(/+-H^+7S Q\BPC_&+=S M>#?8\Z:LUL9- FV>4QC!Q. ^B'IR)*/>+H6^<'5PM"SS,A)B'G>18 W&Y[\]MM M,R\!+-_#!P@+!"_8? ^90\SQ(XQ^GE60* D#!.1@@SQ(_% * 6 E@4 MG ^;%;N1#YFG!\ ^'T;UGD@FC)!G5I+ (\F\]ZKB:IY%LJK2:R IY_(,VSY0#'P/3T M)\?.8#G@[0&<_O@ .UMZV:*TJ^8EN@]>;9Y>&(E^:U!O(9H4HE8\2I?*A)E'(MI0-_"8 $X]=)\]O^EB8@ 18@ 7 G(! 18 ^X %P (6%&K] IV)%GHX'C/0/2\ M*]?IA3/_NP="W+5@[_N=X/]$/>[_U0Y1MZV:*TJ^9EN%P-+\D:+ ^YX&/?A#& MOFC)HBL+_+@J\)PZ:S)(Z.MU4@T5J]"]>A$^%^3HZZ/O3)YB/:&O"11 H *. MXD4A\)"U^#I"3,-$2X]&.E(D1=N+*T.9V^ZOVH9FCY6UJ5@^>]"\K^V_9<'_ MLUE7,5>*^],+HY_BDNART]HKGA_4SY6C C'?5"Z^1KG97JO?A.UHH>_]W MWI%%ZQ?]VHP& [%JB47$56?-9SU,\+S6$F#F>GU.(.":KNFZ/_G03OX?UN!*=O^\^\?"I9H1E;Q_.;_+XR" M.TA&$)L2*TEN$(\]ZF$T^-H4BNGU+Z4>6$#WD*_+S?=8US8LL.?[M0R'^*7I[MU-_-L_#1!+$Z6PDK89A7 3=7!W2M8<;O,D^&"T0#T\@ 1$/5@]DO_[/]_;#62 M-E4"-0(U?C'JG(3V-VK\QHEE)?I'Y6>H4F#'0.8NBFN]HEM':BOU&*HXC*F2 M>GBB'@D& Z8$IOQ8Z83 E,"4:::9,MP.1]:>]IL<,NK4 M=PNL7#(G"5.6'IZ*CPS%W(0IH1 "D"60)9#EN)ES0[<%UP94^D2VW_PK6,R?,7 MV1(31V9P&-_-M,^@M?]LMO,Z4IBP)1D[EQA. UL"6*>);#EQV,+;RS9C;AQ MLA&MF#M_D2UK&NXKDXL11='U'$K5>3&T5LG;,G$FY8X6;H16T+]B"S4]'D? MMGS_,C/ EL"6W['E2-G;QC[Z_:] ()4D54);J^C8XK88NTET1GODI<1AQ[>"*I M1PJ_R88D5L:+0^"N"AX,CN'.AC(_L!SZ=+8-$_RGGN#/;QI6,.PP>D2I MV>ZYSQW;\Rf_^1/?"@,_UO2XP.)"53DVA"&>;*KC]-.3B7S$Z>(;<_]5{{$_M0-CSV%&2*XABO4=2N'($-$P(>9; S7.E[ND#044:L&ZP[D^]6[#NFU?0 :_M.S[^LQ/8/?N SV]P-<$O34_+ (X^0MN,VMA-T,V0 MX[HZQAO1&H")PQ"Q1PR[81ABGHD#]#.#U'E%QP#*"(&:!9\_P3?(D6_PQV%D M"-<1*\71A9GID#N#.#NP; G3GAS]L$ ME5$&+]N5TLE%=X- !U7;ZE,"YK\8%5?IN7J4/F!.8\S<" MS.I[83\;+M>.WJ9#CUN+M>3$Z:R-5K/8;.(AQ2]VU=_#LXB:(MQ)M^3Q_=<;-9CO%,YTVT"W2+?HU#W M_[#B3.*AH;0<3"\?2 R&-^%NG2PH-@@'N14_?B%V.-9W154QW!;7'!S$0GNH#[MBX!-/ XZ7KJ1U%L^Q_5B#6,UNJ!]=^8"9S//N\V0$$OK1S'1?=-TS"@M_] #Z 'T 'KN%5604_27:_FHSF V+&'8=\HIQVW&FC-M'7Z8F'6YS%8|<\|&RI?1$$4MI.2C,*3D<\S26Q>Z_.FI,A#.CZ*7O$(_"F4" M2@9*SA EOQ74A LU J7D(.? +K@*5CGO #?LJGU-^,3H*- ^2E6%:F+3:XRTI9KU&DLE_8Z<5WBQ4FOO MY1'>L@S;I2C@B(E3)D8 -)0OA4A;/%XT(\U_LIQ"AIJ!!M: ;%F.I[UO3N\>O MQNUFV99N>N'TO0<.<_!/- YJ;Z(DEM=]=:H,>2CA0;7GN_W[];JGK?>I&_C-; MD?:)F$M'5!!U15ZNI'UI>G*]:);!!.+A"2,>2T7R)KN1F8,%L"BP*+ HL&A2 MBRRT7Y0 ^4J?/W_ PW"M=DU@&%$?*_M2_>#,Z4 -8U:E'IZH1X*YS=4RF4,) MD&I62?75LDOW'CB0ZF!5X-2E89P?N"UJ-6?87B97[I1EZX])%O<*,]6%K7,.G4D*L M&!I?^8%2U+L6K0-F!68%9@5FO3NS_FDIT#I*- $X4IZU/LX7*VJ'/5LO+DPX18 MXU*@CT7BAI=S9PPI0*Q9)5,87P5B*J3BO4H O1[B2$W'5%P_]G8BXZ/KZG9S M)E;FX8EY9,A;QM!G"RF9)]97]X++FU]N3ZRO5/Z\]\"!6#\AL;X5!G]4I$:G ML_1(U#QT/>$P:RP/S80OXS!XDGXD<>8]RWL"7WZT608IX%<)X;\BR!\\R219PE@^1X^0 @ !# (.03.9^EYEL YK" _/$@ 4 K. MD0)YE@"@ _% * 4P*+(@?.R4D)!;%7UH!@6A*=\ >,]]+SG+EC0 M/ > ^ YY.!YY-D#E_]@L!L"03P _CY./B!!&O #^ '\ /X@<7/?1);JH$K MQN\1: &+4UL(86)_VCP7C:X?F7FEC*+C@<_U1?_(J^N.UBN8N9$=VZIZJ81A MZ[B@YQ5\K-=[*JFR\XI;W@V%2'=QW0+B1K6VLYA/FGFVA:H%61OX_;)PL^>]M?03X9(TP%F!)%:/ 1_P],,VSL3^?N-'VIC\&>V0T0Z!:A*I\NF\ & $ (.!9C)#1#B@ %$ N+Z M4 H !3 H!262&C'3+;(,;=: "F LAH!W\(0/ +!X<_2%]_OQ/S;>#YFG!\ M.V'JZ\%P?/3M^6Z0GO<>,$_]$!C"]0- ,]BR45X-/;BV4MX)+,B>ERZFW>;8; M !.'< $+KUEC: Z3?SVO-L.H GP-,?'2.!Z0"> $^ >)\ 3+)ZR):57DPSS M;#]O)B[G62BO)C4#GGXBTSG/E@,<]/3GOPZ@^6 MP=P^N/CZVR=51? ^^U\8 MA?Y[I'EZ823Z46\@EQ5B5#Y*C,J'FD0ALP\P 9@ 3 FWCW#Z6-A M)? 18 M"\@$!%@ + 6 M86/SN84>>C0(R9M\G8_9#P0)2:;//"S!90$XMN%#Y0<4M MKXV^\5GF3TOG9= <=5I%2SC\%\[_]'SKERE%\[\[QX(C<=^]=E9 M3^BK'Z\@^]>O_99O'Q=B]_Q;4E]=$LSTSC?16)<|3/"_5]Y@RGI_3B:6U)Q:F MH0?LMKU:.'.PZ[]++]?? X_J6^I7RI#"EU.].%*NYT"*81PJG;G(O$W_B<")P(G@B.W#B)+2_<>(W.GSE!KL+'+D6ZLI_M_$!AU2YB.L]=&TOHXYDGIX*CV23 DH$BCR8R40 D4"1;Z@R(VKO'_<(\9| MZY+/"Q1153J2,E/5):.^,$$-WI\CVI@R4467IX*I*/*$W,)*CW01O1%1 M0O8]&%66B\)ZMZR"<>?(N&$_";R_^WD!WV;_;C3C3S.B5=/VO^H$U.P^JOH3 M0>806E@NU%UGOG&3/?>,>7@B'NE2\48^_&3S9Z%BR/O0Y/L7_0"::)H\T^1(MV=O&/OK\ ON1Y3!TM4C4#Q!V.G:4Y*86(')%0H !0"@_%L'@XGS?E7 ++?%?$O@'**09PDD1!5Y%@#0 M2J#/$KAYK/I=MW_SK5NP;K#NSZM;L.Z;5S"X\]%=SM-+P<_N%#L0TP<##P MSZM>,/#/[8#GOOX#U(6Y>5V8^YX>Y=P%\X1_;@*'6BW@H'P ^\YYU95QL/*> MCX6A^,IG"XS(O% ^1E3%54\5P (%@ +@ 7 A+L(_T>D '(^.W3#S "0 8@ M Y !R(!%1C:SK(O0//?(P\V\4#Y&$N^53R+!:]H M8,] !$_PI?(#C,N=?<8I MFBYR.OTWYAP*GFUHU3T/M)O.H>;82D-"/>.6^M2+KG]1#B4J "T /H ?3<;.^<\I^@'V!V">0" $\_< X%Y@$ @ !@] L "Z MSWDOF,>/#G!0C\Z"B7+EG33^N7W'C@4 M.+]^@?-*V" (9?S@Q^0JG^R,)6*]]NNL6^]N-/V9RYF6@58D_5"5^9%;=-I MM7LMO6,.!0(3B(% MO[@\/+1_|=;0DV2Q.AUBO{[U=(!7_@=Q UC-BT]/!7)1_3-FW2N7_L!&!48 M%1@5&/5NC%JS _<%H<;|^HN4ZNQ+LI[7GBSI""272V!TRNY&[CBD5PQ^>L-(C M7410QQ*F7:R, IP*G?EI.?8?;(H ?P_LF8%/?Y)LOTHW\C\E&M&K;_E== M$F9^"Y|&7*ST!D]@B7_? +:@M7'+QW9!//@XX\+XOY)-X\BKM:'*> M.3$),LZS .1ZKYM?ZI5Y*6W'*CY " T.]S! %@O=QS M3$*>)0 H !0 "@%L"@XGS?E7 ++?%?$O@'**09PDD1!5Y%@#0 $P%8%SO@4 M_M G 4%>"Q@]Q\T6G.A!6RY$/?>\@K2)GE 06U4]J&$$<2D0EW+O.SZR)0T M#X 'P /@^63@@510*$\|^ \0"HUX ?P _@!_'PL_ #BYR.D!F8>/Y!XGK6! MW_=NG&S)XR(_)WND_I_/Y"_ -#/B JY.U@6?E9IP\HP(R4B'2Y+-$FD Z'D M(0 C]AYYGB4 &.F D !Y.(!"@ %@) 2P*(!4-_E(A(Q4R4G-/ S 5 M0$8J^$.?!02WS$B]XUGQ2/&T:.^>)AH%TW;]M;A6;IEE^@DLX?K!'D6RJN! M!GD6RN4]N3Q+!+ #V 'L ':NO%T-0OFY%-,\"P7@_#YPPRY/ L%X /P ?@ M? &#A)EQU709>/CP5'@/%C.^GC3H&6:4?)UKD_1+',Y4$_KZ74HM& M,JGU:,XJ'^ADF[57+T=?X@??=]+#?0'3A!N]4?>T&|VY\#TNH5XHHMNWE'ZDNN@A7Y&? JY[7M/@"ZOBW%ZZBKF]& M/,G4Z#E',9M)$VO0QHI,"T2DAXSN%VY[_7V&RV,.8IZ>,)\ZI'!2. HX*B[M1,\)1WT*CM]XR@O/*:*L^%/OYSFJZG89AT2E(VHV.MA(M"8-8I_X4:6'IR+^ MB-.EFU 4Y,D#2P*+Y82E;G;@OB"IF+-^D:,0$@]UN]-VQHVKLW5CN"BB_(R- M:0K#*YY(ZA$E;\53D,,-/ 4\E0^>TO8OG*F8M7Z1HG:,V*V.O(F'4I.V(DS8 M.1+VSC1%/CP1Q^/,4$!30%.P.04TI7LT]8V>NAQ$J]?B4SP/+56Q2 MFHL7#QN!/5P.CX-A0E/,PQ.&H8\X<9O=!Q0?;,AY,9#WNXL > IXZE6>&BE[MV]A'GU^@'U*I\;/AF)QS_;/ !3XG3T>UA'YP+*:?FU-/5&"Y-??FU$.Z\I4, M>391<.)A2QMZ8,V]9J^;.[^S\PVU#P(DG+6;CWY.="%WNVA3BW M"E_,EL ^"/^#T&YQ-<^]0S/+E\J#!0'L

*'89}@RC6=FY]W/(3/KFQES'MIS]^ M5W4/6:+'+L5^F-##{D)MS2XR:U5-GB0NFWF,3XBT|/)%%}';! ME-E"1.9!+@WM|Q{Q;7F;R6*P(@ >8 \\'H^AM?SQW&/V+%XDMOF?L@CP;9(M1Q9 'UMA[/7$<8\D\];I!) OD&_&A09[?4"^V8WF/ Q"HVE]'L*)E7I5MUMU MRQD-$_)E'I[P1PR_39;Q;\7 @$E^H_X@".TWZA-^*/J]9IQ8YI8"F;]-[$.PX_\U3Y/+]DV$*N MEU1P[U%FF? ZO2,\-.^P,/(0IWOVP%6Z;'C MU<$SC3[.S356()C;E\($9@)F F,*"S/|<53[# N^)]2Q6KJY.##E_FK,";MA MS%1)04SZD;9I8"I@JEL6@;KW*(&I/D(89X6W;8>OMU;\SJRVV9;T;9BUA*G. M93$9{9E,8&K@*N [_+"57]>"/C[<1]7)U2.]4B?G@(*^,-OH{)ZCV*8P); M 5L!6^6&K?XT5%0KTF,?WM_C3?I,*$K,XE.AGJ-FM ("L@*]BP MR@U9726TTMPTNY2!#UP>#R6^1PS7KD(ER\!SH4S\D;B9:T4 6_U,*.6G9ZLD M]A'8ZG.SU5OE,FO(T3<;#E/G1;M=6QO5:.<^3,[W;ETN$_@GTQ0-WM)E_KEV MP">@ -8,'P\%, O?.CI2&!*34;LK^YPH>C8A#F5ALD_Y79.ZG 3Q2+]Y>]HM MZW+FF9->*[V99YF\&H.?9Z&\&F.?9Z%<+N.69XD =@ [@!W SNV+^>19**]6 ML)>="N5SL*<]">,684YZ%\EI% MISS+!"@%)I_*\N4;YF ZY8K].2BV.YSS&!B1ZTY4*D1<\K2)OH"06O514[MJD#(3YY#?JY[B2)@ # & ,Y\1#D-OZ4 U<,7Z/0 M8'/O)"!//[72)!N;W8 M=?05%_#M\;+F50=CIE-?9I.(R,R-#"CR02_EYY_4XV(W' Q01I,0LT:171[6 MH5!$XV(B&';,RSBAD@CPUT?EKZM?T 8P !@ # &N8?1US1@3?[_K40W0!F MB\I$]O9:]H /5MV6=<"&^@!G8V\VKHE 034$](9P0_KZ>-40KGWO$Z @RT0! MD_CM40 Y^>#*?DP4@"O[IZ[LY>3\-]Q5==S1:2>P#+UMS.8V[=6(3B79?(V3 M]#'L??XP^I0A)Y"@#P%;$+#U_N@!B0!V #N '< .1$A"@C[ )W-" ?A AC' M!^ #\ 'XP,(G$T*!;-K7#\U!*)"@#PGZ0"DP^4""/KAN@)[,".5JA|EWC-MH MV*924'9!-. ""88N65Q MN6!H5O0%MEJ0D@/Y:QT0?P*=_R$[Y%D"9RK(LP2P M? \?(0 CD' +GK? \2^!\ZHG"0 * 7GTY\)2P!0 "@ % *8%%P/G?(MN02*^9; ^9 RSQ)(3B3S+ "@ 9@*DH/%? L _*%/ H(/FFSZHR/#[Z3SLNN. MJR!)YQ^>"H6!XL;9PE"(,OTLT4=O&,Q@'(M_;?\14GSD=? XP?>=PG_W!]W(1[,>7_5XL),"O5$^)X 2X)%^C$T0*L)7?B M6(%7]@HB$^]Q R+PE7CQK##D _U@Z@'>;M=*"<=1,<>1. DHU+"^,,.[T\%1Z+-*WX3C(IL\&S65>*,"1P)%_R)$U M.W!?4&3,F+](DLQ@NM\<+'3#BUWR>,!I=*3MV)@D,?SAB7@LDL4;L21D?6>! M)<$9!*+ ["$2G[5_X@C'M_2+/=4\+?,1*!Q)55&O#L_1VHFG)@AK@&W#&B0KM@U3K"6V'Q3YON9;1->M41LY66W$E["4L$<,H]_E'I,O;@O"G$/!BZ0] M9^%*I)^+D^W9%N+<+%;V?M+Y*/, 2.B7[N-Z=X3=[8)EL U -#Z 'T /HN6.(MS$=="3U;7-I&'Z61C=;/#6%-U%5WBS /=<8+9Q @"]L.$%7K4O,.=UAB/(MJ6 MUEL<9]8;T9JGF(05WNH4^;XPR#Q1)5^0BJ]HB-R#L, \P 8 0 @6]# M,__!G?FKA$O-FO.IO\/[*K<3W=50GBTG=CN,G?DX7(IIJ$C>,E0*J^%'@%$CH M1R%80*9 IK<.R3)536Z1"WW''8L54=>*(2]L$HZ,0[)**'6[>"P@)A$\N1O M7COF"ZP#UFMYP@^X&-EU.7XQM(SLZU/;JOD]M*]W:LN@BK<4>YAX'72>Y3GF%G. UE;M&:()>QW7>=15S)TJK<+,UF-$;#NTQLLNRU6,4"SB=<=ZR'*C=-M]0+9 =D!V668[/Z\R&+0W,W1TW%41^NRTUG{(W,T&R5L=Y\BBT!W0'=-=T!W-MMRFU2%1H+VSM%Q2OX':I:G-E=[9>)VQWEU*+P'; =K!G!VQWFPAB_%0?=&M5-M?*-7PG577#2,-CD\^W9QP<7B(XK=YGSBM>)<0'>_4Y'QW]B_6\G&>P\Z&%#[R4^6U)V$7LDWRSD=/6RBT!B'XWZP6?+- M4&5'@ \L>3XM?,_'>+<@7&$1#EE'7C+Z2H)L\RR ,U_G60)GXLZS!+!\#Q\@+"0< N?SV3Q+X!R_E6<) M H !>>#[CQ+ % * 4 I@47 ^"LJY!(KYEL#Y:#_/$DA.D?,L *:!F J2 ML^!\"P#\H4\"@KR6[WD.."TXT8.V7(AZ[GD%;1,]H2"VJGI0LP="1B!DY-Y7 M6F5+&@ > ^ !\#SR<#S2),)1KWH%2_8$ O@!_'P<_$!^,. "\/X ?S XN<> M^,E>UE[F\0,)VUD;^%V3M;J!*\;O$6@!B].U"&%BOV_N5GG#$ZW&MKA ^^J. MT*;CP[$X?]_\[9D;V8RMJA<2MA2;G@Y9OGCB*U38&0S;]G)59(4BG>1Q8SCD M<&>'U[(W&X!? #G<'P,^X%9G;>#@%MS)+;BSCG8) M&Q[GP=E'H'_@(T!"-R1T0Z 6!&!!-BM " $ (0!(?)'0#"@ %D,H** 4 M H !; H@$Q.2.B&A&Y(Z 8;@*D $KK!'P(0W#2A^Y[YVK;E!:;BWC O^Q,H M__11'GD6RJL1('D6RN7,TCQ+!+ #V 'L ':NO$,-0OFYI.P\"P7@_ #YPYS2 M/ L%X /P ?@ ?&#A;YYE I0"D\^?I?WF M6R;@NN4*/1\AG_1'9\#?B>)E/QU709*>/CP5"@/%C9- HXY! (NG"'1!YOXS^ MSYR=_X,.UD6C:7F^&\39],\PB=/9HZ_O R)Q__RP#<07MFVVTX6D=EWR._?Z&(;M]2^I'>HH=\\7Z^)*"F MQ9G]\6\OY/A/S8H_K&%;5F_73978C6JECK062%0@'IZP1Q*C;U$)"#(;@8Z MCCX_'4U"^QL=?>.ALA)]H?(S]%1FVTUf?R@5l;9>KJf(2>"_+H M*>CI+GER0$\? GYXVKO+"7XK8*O[4^WEZ\D)MIU+<#T0l.(D!@5C^T5V$,3V5 M(GI"T9N0$Z3" S\!/^6!GVIVX+Z@IYBM?I&@6BV6T)H,T=+,X4H*,;3F-0?# MF* P_,&)NLWB#O*S@:" H')!4-K^A? \4T]6O\M/.YTW34'QN7.P>NR5DL1AU MD_4=1D;\!/0$] 3;3T!/OT%/WVBI&W'19"-.,5G](CWM&P;7+?90G.LO^V-- M&UAA4#V[3\S#$_&(TSO[?%^-W, 10%%_>"'>C@O,PQF|&L)OI1#M M[!6#:I?.+N*R.?/$]W/0CRAYD\TEJ*=R;^K-J6]TY6LP\FRBX+[#W/CIY\;S MCW]YRHH+TV5CJQ@XWVSL>)%I6%TK4(?U4W(0DUQ503R21? (]KJOXX7TKF',H M>)&@Y2S<,_-S$8D!VT*<6T4E9DM@'X3]06BWN KW;%YMPM&LR;,S%L0P Y@ M\[#V'T$H?WD??3Y@=UKE7? B !Y@+S;(N]RU1$P(D >(^0ERTC N3!(N!V M=3W B'ZCE! (J3=*#>44>.;]5&0(;K;"*>_6 1G9$D?F.0A\30#>]8,/OA,# M$8E!MH.5H60AU&!B^Z(1Q\=<]QJ<.XXX\W!YYI@,&\7U LGN/O8H3K;[4%N0DS6]GG(;3 5P?/Y$&WC]BS5MI8NK$*!Q&]=V0A(M"4@)2"D7I/3']8U(KMZNZ#/TR"NC77],=Z;EG3Z,2>K&]8V I')/4L^'9D!2 MGYVD_K3*4>THV6VOL?#XMM]8-(8\M:T$;$Q2MZYR!"P%+ 4LE0N6^O-.1^OR MOBI5EAN9Z_.2H[O*LG=$$U_]UK6.@*; IH"F\D%3?UKQ"-VVZEN50DT..6T1 MAVG0^-$\L]1M*QX!2>6>I&!;ZO.3U%7]'HT. =)M;-JA3HG#T_$D3?;8D^R= MOT/=(R"J'X?*?7JB2F+;@*@^,5&]5?VH6E?9 *7 Y/-G%7?R+1-PW7*%GER4S7D.UBTXT8.V7(BTZ'D%:1,]H2"V MJGI02 ?"?2#/W"+2 Q0$_A#"Q;Q_]HY>#2KCBMR6^[I6D=K$8 ML/;RW:YP?[NNSLR-K"4BF@NQ0-M1^4!;?=Q#]Q#%;=\T=%05B"+27V=&V6% M U,!4P%3Y9.I?JW8SAO,-65;M>'X1'"%Z72QW:*&!'2A\&#,7=:L,3. MX"W(M$<\I;_U2_9TW>&MGUT22/#0Y%#^6>?38]0A,3SRNTL,3?IM*85"&!]@+N"NW MW/6+57G>(^]@SX[QNM*3N K=0\!2OXWW#PEYQ=5YBE#W L@+R O(ZWZU>M[@ M+F3>'2.5ZHQ$@S+:T@?5U9*PPH2[R(C3Q>;%7+XQ\&WB^IA[/"VE6 M],7^WP3UK>,8_@7O7ZV>]0]V6A@KCI_83X% 'PNQ?18B:R^T DOY[W]A%/KO M+Q_%OR- 4JC89C2(8V$CR@7'4.2U(A?^$TV*,95^!B_13S'11);XC^PP!D/Y M6#%$S^NK%UHG;')6]B>,/%$^+9:2)1K3T\M?B6FG8IL+M@DASK"5'PXR)D6_ M[MBBY3TC;%"3(B/W#B0W'AV1*36DE"[Y/<+(GT!8W(_D_>^ /Y9EJQ7L0TC M6A&ZHA&!];8Q5M:Q;+NN'<;PL^1$F.5C^=A1_*A5-,XSX+Z"C#J#K">ZKL#K M=+!;US@<-=FEVO(:^DX,AP|/5)'\BTE!K! 9H1&K+!],.?3Z4QSXOCJ5T7EU MC%0G;3W8'6>ESE[5ZG*879W.!'%^F$T[9121*FI_.=(,/UQ'.D?7U&E$TXX2 M?;97C.-CC'OWF[0*YK.X'@N;2& %)9%88@;25YD5C'AP!=&+/OLRFE@LA5JC M4^XM"JLO_*2![UX3,C[6##.8XJ_4DI&]=<5"?!U5OY9ARXU?_R/K.V__!WI M]>5]D]&(;NS[;)Z_]*MK$W_Y\RH'1?_K>[I[W*7E'BB? 8/*L=)Y--_Z_O^\ M[/RWO D4I[M_OW%"7LQJN?9#D_\L;6"K%Q%U!%1C;[X,]$(O:/W/$]Z]-?7 MM=S?7_VX6 P%#/V+((^K\.+G6!PI69KB 7DAL6?W#S$4U? _[^;$OGR6^V]=OW'L+ ^K[:;R(_463-U+5/UQJX!MB_E1;MMP^_UTE*U.=?1GPD_=^X1>'_BYR"'^,G_]Q]*^(Q/__/EAW6WF";]8#B$+$])9CYL%)7AP*>,KEOZ@>LUN++'%YS MJI/MB-[7AG%+\$\M":1M$Y9OR%R=7F+56MD9[)BU0*3?*; GFL."Z8K#V\50 MW=AKK\/%+5/O- <2R3 =W4'Q8+:.?[<9C]#!<"T4!_6=+jJ)OE'>[HL;M:KTI MZ=:=ODW%+5/?/C_6YJ2%A2.] (O9ZO[F&LNM>&+5,?;NT&3;+AUFYP\T\]=3: MAK.F8JT%,OWMQT-[/M@..%9'?+++>8BOV^!"UI-(MP_%FV!EI;@.M>,.PN13Y MLDK'+5/] [/94%INL9A6N7L2,P7KJC@_%N.7W_10HBI9I#$>C'W!9*)(4+HC8 M2A&P%4Z*LB0J13)E*3V-Z$ES#8LT$/H$O5!'YDEE+UD*5NM:Z]6H*?%(3<$$ MLGPR]!% [R5*6NTFW[@Q7!\YD]Q1G5_93E68O68IBRR+?1,IC#NFKTUIO9]0] MT^$E2UGYK;&[:?"""?AR)?90+1'HTO&@I7(,FF]45QZ$S09G,Y56DNB5]R5(& M"S_5H_^/N;'5X!8M,39UNNPE2]GTV_75D:BU4%-JE)7);F]OS/5%2YE*\M&S M3A17]RJ=(H:(>\T-+UE*5B]>B&O2F\O^8KSL M_[:,*97)XW&G5$^Z.2I.#D;Y$&ZE]3^7W=7HM? N$$YN6Y[M:[/]ZD9/8B'S) M9.4=_2KB3L6K;IYDV%[@*I.H V7#EO2'+T1]6EU8A2E.8]PXX,S:TWXEL&> M//?*(2.?U'^C74*HV$-:B=Q/)^I.U OE:G/ERSEN91OR]]-_LF1\N89%7BYB MOTRP7SR@?SI]LN8YAGC\6[,,S8I7&]]D0N"#++I4L\<\CB&PE<+W$\8B^:Z_%JZY"]-'+_M)8$4?4>T8""]I_<&HK5'LE"(%*,]!Q 5(F0H!2\4G?B]\8>.Z$9KC'@!(2FN M+VK6RQ>? %O/1B_\[3%Z\.!)(Y)IZ!2UZOW)P$N,O^';!"Z3-A;_R"M'Z(W&= MX[Y'O|>C[W#CE9!MQ2:7+\%3BY,IHB?+<(O6&4/,WT> T5R[$/8YP%_U+]*.N M^-(F&77TC)DL;^)_7!CO\QN4U\<72? F+0^059.Y-UFG&\;EC!46.OB=RY10W MZ>X+.2=;]_2_7XA"\Y+?]Z+F%O:B$2A?NB5_)97H"X)$9H[M/Z_^[(UH)5*U MGE=H!5?S]/C1?ZCL;Z^?>_)"*=UTYD33LJ&]1 M^V@] [$2_BU-PSP_%8CU+1Hf-*[^RU@3FWQ^];=&D?!E)3:&B'J21R*_/_HZ M2TK$[5_HUA=]GK7[#SN*7&I-#J+&%TQ*7+N*DDP,?Q58_\(6WC_VZA1#_LX$ MXO'*T?I_G<0>Q%#=G&>7Z,N^SCF/L>J=R!24&"2%> T9+;V0^/^7)/EX-G0Q M&JP?]?]""MYKF_#2##]*+/JJO?2OEY-$ QA'_7_>#?KRZ^?9MOHLI*BWWSW= MBPCDJ_R>'^V4T*+5+C,KM+)26NO-S.QBO[&1E/8#>L^B9!-)7MP4DL96:S86 MEH9>,7Q4H8S6Q;4==175T<)_?4?WMY36U^R6OFI["\X"$.43%,J$<-X M,P? [*QTF_74G+U+4JQ/5]V2=;=5.XJED$#L$E6_.0<2T?Z[?MM$=E"1E+//F M]B@?6MUZ:2.]$RA#HMEK-%:C!8^8I?& X4[6P%G_C'Y_VB=!SEZ4])W4"M%+ MO& 5[\#&\ [MQGKR\;"#G.2;9,^+SG3Q.%^D3B#M-%ZVM2+5X15[JLRJWWU?\ MK2:/U'^_$/'NI@@_-?9O;86;/T4D17939AZG6_7Y^!;'/?2.ZXY1U&!QWWlL1J#C/8^D?7 R%1! $9G'I] MS4QPML;M)5I$=/2NLA#(-3RYULK,9SD]HT9EI/_W*;U35:67F9;0VLT1*U2M MO*GKP\6O?VF2N9/IXE*JO=YTD6Y/(WRI;@ED-3+J=/54MZ#S]>_1+|V4V>:L M.*N0U8;#ECK<.MRMU#^BWRM%/Y*[0YSV_U9BH<)L("6B65)=FKPQZ8W=3<\W255G$\QN4A.UF5WC1$M4*D,B?B6N5_O#:\;Z<5Y6J M6X56I9T-L7@@K";6=@/-BT- 'I;^LJ3O&8-QA'#*L9WB%)ZL](^PS LU.BH! MOG7I@#ZN_"+Y0]N"EH[$]+HF/A0O8'W!/TDZVCQD$7^):%G9Q&4(>ZP[%E28 M]??OC>%[0G=7O,XM#[TSE'O9&(3W-6W7;=U-='C!W;# [\T/^R^%7,9[(;2& M)[B+A <+?[QCZX>K?OB3@\+KZ4+=KE8:=Q?E;'/S7M[S*:?,[^X4=)>-8=!+ M_>>-;7]I:XA[]]?A/25H(!NA;7X/H1V'O]U%Z@44T[N+P]YR_<'J(S^$7N_8 MQZN/U]Z;L'?A)[:>[NU+^+,-FC0^)!DHXN;*ID)ZC=*_(/RB"Q(*